



Privacy Policy

At Quay Marine Insurance, we are committed to protecting your privacy in accordance with Australian Privacy Laws (including but limited to the Australian Privacy Principles and the Privacy Act 1988 (Cth)).

This Privacy Policy describes our current policies and practices in relation to the collection, handling, use and disclosure of personal information. It also deals with how you can complain about a breach of the privacy laws and how you can access the personal information we hold and how to have that information corrected.

What personal information do we collect and hold?

We may collect the following types of personal information:

- your contact details, including your name, mailing or street address, email address, telephone number and facsimile number;
- your employment details, including your profession, occupation or job title, your employer's details and salary;
- your financial details, including your tax file number, lists of personal assets and banking details;
- other personal information that may be specific to the insurance policy you are taking out with us, such as your age or birth date, , claims history, criminal history, driving history, details of property to be insured and health and medical information;
- details of the products and services you have purchased from us or which you have enquired about, together with any additional information necessary to deliver those products and services and to respond to your enquiries; and
- any additional information relating to you that you provide to us directly through our websites or indirectly through use of our websites or online presence, through our representatives or your agents or representatives (such as brokers), or otherwise.

In certain instances, we may be required to collect your name, address, date of birth and other verification information under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth).

How do we collect your personal information?

We collect your personal information directly from you unless it is unreasonable or impracticable to do so. When collecting personal information from you, we may collect in ways including:



- when you complete an application or order for an insurance policy;
- when you request changes to your insurance policy;
- when you make a claim or when we investigate a claim under your insurance policy;
- through your access and use of our website;
- during conversations between you or your broker and us or our representatives;

We may also collect personal information from third parties including?

- people who are involved in insurance decisions and claims such as investigators, actuaries, professional advisors, medical practitioners, hospitals and other health care providers and third party claims managers;
- our related bodies corporate;
- publicly available sources;
- brokers, reinsurers, cedants and cover holders or other underwriting organisations

What if you don't provide some information to us?

If you do not provide us with the personal information described above, some or all of the following may happen:

- we may not be able to provide the requested products or services to you, either to the same standard or at all;
- we may not be able to process or consider your claim;
- we may not be able to provide you with information about products and services that you may want, including information about discounts;
- we may be unable to communicate with you or on your behalf regarding a claim;

Will we disclose the information we collect to anyone?

We do not sell, trade, or rent your client's personal information to others.

We may need to provide your client's information to contractors who supply services to us, e.g., to handle mailings on our behalf or to other companies in the event of a corporate sale, merger, re-organisation, dissolution or similar event. However, we will take reasonable measures to ensure that they protect your client's information as required under the Privacy Act.

We may provide your client's information to others if we are required to do so by law, you consent to the disclosure or under some unusual other circumstances which the Privacy Act permits.

When do we disclose your information overseas?



If you ask us to seek a product or service provided by an overseas insurer, we may be required to disclose the information to the insurer located outside Australia.

We will tell you at time of advising on your product or service if they are overseas and in which country the insurer is located. If the insurer is not regulated by laws which protect your information in a way that is similar to the Privacy Act, we will seek your consent before disclosing your information to that insurer.

Australian and overseas insurers acquire reinsurance from reinsurance companies that are located throughout the world so in some cases your information may be disclosed to them for assessment of risks and in order to provide reinsurance to your insurer. We do not make this disclosure; this is made by the insurer (if necessary) for the placement for their reinsurance program.

How do we hold and protect your information?

We strive to maintain the reliability, accuracy, completeness and currency of the personal information we hold and to protect its privacy and security. We keep personal information only for as long as is reasonably necessary for the purpose for which it was collected or to comply with any applicable legal or ethical reporting or document retention requirements.

We hold the information we collect from you initially in a working file, which when completed is electronically imaged and stored, after which any paper is destroyed in our onsite shredder.

We ensure that your information is safe by protecting it from unauthorised access, modification and disclosure. We maintain physical security over our paper and electronic data and premises, by using locks and security systems. We also maintain computer and network security; for example, we use firewalls (security measures for the Internet) and other security systems such as user identifiers and passwords to control access to computer systems where your client's information is stored.

Will we disclose the information we collect to anyone?

We may disclose your personal information to:

- claims investigators, actuaries, professional advisors and third party claims managers;
- our related bodies corporate;
- brokers, reinsurers, cedants and cover holders or other underwriting organisations;
- contractors or service providers for the purposes of operation of our website or our business, fulfilling requests made by you, and to otherwise provide products and services to you including, without limitation, web hosting providers, IT systems administrators, mailing houses, couriers, payment processors, data entry service providers, electronic network administrators, debt collectors, and professional advisors



such as accountants, management, finance, operations and compliance staff, legal advisors, business advisors and consultants;

- to a witness or another party to a claim made by you, to a repairer, supplier, an organisation that provides you with banking facilities, engineers, property valuers and any other expert that we may need to engage for the purpose of claims assessment;
- injury management providers including medical practitioners, rehabilitation advisers and health care providers;
- suppliers and other third parties with whom we have commercial relationships, for business, marketing, and related purposes; and
- any organisation for any authorised purpose with your express consent.
- We do not sell, trade, or rent your personal information to others.

How can you check, update or change the information we are holding?

Upon receipt of your written request and enough information to allow us to identify the information, we will disclose to you the personal information we hold about you. We will also correct, amend or delete any personal information that we agree is inaccurate, irrelevant, out of date or incomplete.

If you wish to access or correct your personal information, please contact us at info@quaymarineinsurance.com.au

We do not charge for receiving a request for access to personal information or for complying with a correction request. Where the information requested is not a straightforward issue and will involve a considerable amount of time then a charge will need to be confirmed for responding to the request for the information.

In some limited cases, we may need to refuse access to your information or refuse a request for correction. We will advise you as soon as possible after your client's request if this is the case and the reasons for our refusal.

What happens if you want to complain?

If you have concerns about whether we have complied with the Privacy Act or this Privacy Policy when collecting or handling your personal information, please write to us at info@quaymarineinsurance.com.au

Your complaint will be considered by us through our internal complaints resolution process, and we will try to respond with a decision within 45 days of you making the complaint.

Your consent

By asking us to assist with a product or service, you consent to the collection and use of the information you have provided to us for the purposes described above.



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Corporate Authorised Representative of Quay Marine

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Changes to our Privacy Policy

From time to time, Quay Marine Insurance will review this Privacy Statement and will amend it to reflect any updates in legislation, industry codes or our business policies.