

PRIVACY STATEMENT

DUAL Australia Pty Ltd understands and appreciates how important it is to safeguard your personal information. Our privacy policy explains how DUAL Australia Pty Ltd treats the personal information we collect in the course of our business.

What type of personal information do we collect?

DUAL Australia Pty Ltd acts on behalf of Lumley General Insurance Limited. We collect relevant personal information from insurance brokers for the purposes of writing insurance policies for the insurance companies that we represent. The personal information we collect will be collected on behalf of the insurance company or for our own administration of those policies. This personal information will usually include name, age, gender, occupation, and contact details of applicants for insurance. Depending on the type of insurance cover required, we may also collect details of previous claims and financial details (eg properties owned by the insured) and criminal records.

We collect personal information about individuals who make claims against parties that we have covered for Professional Liability products. For the purposes of assessing these type of claims, we will usually collect the name, age, gender, occupation, and contact details of the claimant. Depending on the type of claim, we may also collect details of the financial status of the claimant (eg loss of income).

We also collect some personal information of business contacts (names and contact details) for use in ordinary business dealings.

How do we collect personal information?

1. General

Personal information that relates to insurance policies and claims is normally provided to us by insurance brokers who have collected that information from insurance applicants. Occasionally personal information is provided to us directly from insurance applicants. We will also collect personal information from individuals' representatives who make claims under our professional Indemnity policies.

If information is forwarded to us either electronically (e.g. in an e-mail) or by sending it to us as a hard copy document, we will collect that information and use it for the purposes for which it was provided to us. All information received is stored electronically in-house. Any information provided prior to December 2006 in hard copy, is stored at an off-site location with full and immediate retrieval access.

2. Website

We collect personal information from individuals who complete quote and contact forms on our website. Our website does not use cookies to collect personal information.

How your personal information will be used

DUAL Australia Pty Ltd will use the personal information provided by insurance brokers to:

- assess the risk of underwriting insurance policies;
- provide quotes for underwriting services;
- assess and investigate claims;
- arrange insurance cover with the insurance company that we represent;
- carry out administration related to those services; and
- fulfil all legal and regulatory requirements of DUAL Australia Pty Ltd.

Will my personal information be disclosed to a third party?

The personal information DUAL Australia Pty Ltd collects will be treated as strictly confidential. We will forward relevant personal information to Lumley General Insurance Limited. We may not forward all personal information collected to Lumley General Insurance Limited. However, any such information will be available to Lumley General Insurance Limited upon request.

As underwriters generally, we sometimes need to pass personal information to third parties for assistance in evaluating risk or responding to claims. Accordingly, for the purposes of maintaining our business, we may disclose personal information to any of the following third parties:

- insurance brokers;
- solicitors;
- claims management companies;
- loss adjusters;
- goods and service providers;
- surveyors; and
- as we may be required to do by law.

Our website host does not store any personal information that is entered into the forms provided on our web site.

DUAL Australia Pty Ltd will take reasonable steps to ensure that any personal information disclosed to a third party is protected by that party in accordance with the Privacy Act.

How you can access your personal information

Upon written request, you may have access to your personal information held by DUAL Australia Pty Ltd, except in circumstances where access may be denied under the Privacy Act. Examples of these circumstances are:

- where providing access will pose an unreasonable impact on the privacy of another individual;
- where providing access would be unlawful, would pose a threat to the life or health of an individual, may prejudice an investigation of possible unlawful activity or, may prejudice enforcement of laws; or
- where denying access is authorised by law.

To make a request for access to your personal information, please contact our Privacy Officer (contact details below). We will endeavour to respond to a request for personal information within 14 days.

If personal information is provided to you as the result of a request, you may be charged a fee for costs incurred in providing that information such as photocopying, administration and postage.

If access is denied we will provide you with reasons for our decision.

How you can correct your personal information

If you believe that the personal information we hold about you is inaccurate, incomplete or not up-to-date please let us know. Provided we agree with you, we will correct it. If we do not agree with you, we will place a statement of what you allege is correct where that information is kept and accessed.

Will this privacy policy change?

We reserve the right to change this privacy policy at any time by publishing the varied privacy policy on our web site. The varied policy terms will apply from the date they are posted on our web site. You accept that by doing this, DUAL Australia Pty Ltd has provided you with sufficient notice of the variation and agrees you will be provided with no separate notification.

Your consent

By asking us to quote or insure you, you consent to the collection and use of the information you have provided to us for the purpose described above.

How to contact DUAL Australia Pty Ltd

If you have enquiries or wish to provide feedback about this policy, please email or mail to the Privacy Officer at reception@dualaustralia.com.au or Level 4, 332 Kent Street, Sydney NSW 2000.