



# Privacy Policy

We are committed to ensuring your privacy in accordance with the Privacy Act 1988 ('the Act') and the Australian Privacy Principles. To view and read Famous' complete Privacy Policy.

If you have any questions about privacy, or would like a hard copy of our Privacy Policy, please contact our Privacy Officer by:

**Phone:** 1300 326 687

**Fax:** 1300 303 206

**Email:** [info@famousinsurance.com.au](mailto:info@famousinsurance.com.au)

**Mail:** PO Box 6244, Baulkham Hills, NSW 2153

## Website Privacy and Security

The following collection statement sets out Famous' collection and use of any personal information of users of its website.

When you visit [www.famousinsurance.com.au](http://www.famousinsurance.com.au), our Internet Service Providers make a record of your visit and log your IP address to monitor the amount of traffic the website receives, help diagnose problems with our server, and to help administer our website. Your computer IP address does not contain any personally identifiable information about you; it only identifies your computer to our servers when you visit.

We may also monitor traffic patterns throughout the URLs (websites) registered to Famous using a feature of your browser called a 'cookie'. Cookies by themselves cannot be used to find out your identity or the identities of any of our users - they only identify your computer to our servers when you visit our site.

Cookies are small pieces of information stored on your hard drive, not on our website, to help you navigate a website as easily as possible.

## Who are we?

We are Famous Insurance Agency Pty Ltd (ABN 66 168 467 561) ('Famous').

## Our commitment to privacy

We are committed to ensuring your privacy in accordance with the Privacy Act 1988 ('the Act') and the Australian Privacy Principles. Any personal information collected by us will be with your knowledge

and/or consent. This document outlines how we will collect, use, store, and disclose your personal information in accordance with the Act.

## What is Personal information?

Personal information is any information or opinion about an identified individual, or an individual who is reasonably identifiable, whether or not the information or opinion is true, and whether or not it is recorded in a material form.

## What is the purpose of our collection of personal information?

We collect your personal information for the primary purpose of providing insurance products and/or services to you. When we collect your personal information from you, the collection statement may provide a more specific purpose for which we are collecting your personal information. We may also collect your personal information for providing you with information about Famous services or promotions from time to time. We will collect personal information that you would expect to be collected for the purposes of providing and administering an insurance policy.

## How do we collect your personal information?

We may collect personal information in person, in writing, by telephone, via email or from the internet. Whenever we collect personal information we will do everything we reasonably can to let you know:

- how to contact us;
- why we are collecting the personal information;
- how the personal information is collected;
- the organisations or types of organisations to which we disclose the personal information (if any);
- if we are required by law to collect the personal information; and
- the consequences should you choose not to provide the personal information.

We authorise agents, brokers, claims managers, intermediaries and other service providers to collect personal information on our behalf. In each case, the

service provider is authorised to: collect the information; record, use and store the information for the services we have authorised them to perform; and to disclose the personal information to us. When doing so, they are also obliged to comply with the Australian Privacy Principles. This includes informing you that your personal information may be disclosed to us. In some circumstances we may seek personal information that other external parties hold on you. This will generally be to clarify or assess information that you have provided on your proposal form or claim form.

If you do not provide us with the personal information and other information required, we may not be able to provide you with the insurance product or service you request and you may risk breaching your duty of disclosure.

When you visit the Famous website, a record of your IP address is kept. Your IP address only identifies the computer used to access the Famous website and does not identify you as an individual. We will not take steps to attempt to identify you from your IP address. We may use your IP address to monitor the [www.famousinsurance.com.au](http://www.famousinsurance.com.au) level of website traffic; help diagnose problems with our server; and to help with the general administration of the website.

### **How do we use your personal information?**

We use your personal information to help us assess risks, to assess your request for insurance, to write and administer your insurance policy and any claim that you may have, to provide other insurance services requested by you, to notify you about other Famous services or promotions from time to time, to help us improve our services and products, and to clarify or assess information that you have provided.

### **Do we disclose your personal information to other parties?**

We will only disclose your personal information to external parties where it is required or reasonably related to providing a product or service that you have requested us to provide, or for any of the purposes outlined in this Privacy Policy. Personal information for the purposes outlined may be shared on a confidential basis with:

- agents, advisors, and brokers;
- underwriters;
- claims management and other service providers;
- claims adjusters, loss assessors, and other claims investigators authorised by us;
- administrative service providers;
- lawyers;
- our reinsurers and reinsurance brokers; and
- the Financial Ombudsman Service or other alternative dispute resolution schemes.

We may disclose your information to any government organisation or other organisation as required under law. We may also disclose information to any other

party where consent is obtained from you prior to the disclosure. We will disclose your personal information to RACQ as the underwriter of all Famous Policies. For more information on RACQ, please visit their website at [www.RACQ.com.au](http://www.RACQ.com.au)

### **Will we disclose your personal information to overseas recipients?**

We may disclose your personal information to our overseas reinsurers when you make a claim. If we intend to disclose your personal information overseas, we will inform you of this via a collection statement. A collection statement is information provided to you at the time of collection of personal information that specifically informs you of what Famous will do with the personal information being provided by you at that time. We will take reasonable steps to ensure that the overseas recipient does not breach the Australian Privacy Principles. We may also gain your consent to disclose your sensitive personal information overseas, if required.

### **Will we use your personal information for direct marketing purposes?**

From time to time, we may advise or offer you information about other Famous insurance products and services that may be relevant and of interest to you. We will not use your sensitive personal information to provide you with specific product and service information. If you would prefer not to receive these communications, you may inform us or your broker/agent. You can inform us by contacting our Privacy Officer using the contact details set out at the end of this policy. All electronic communications contain an unsubscribe function and all direct marketing communications will provide you with a means of informing us that you do not wish to receive direct marketing in the future. We will not sell or trade your personal information for marketing or any other purpose.

### **How do we store your personal information?**

We store all personal information by using a combination of secure physical and electronic storage methods. We take reasonable steps to ensure that the security of all personal information is adequate to [www.famousinsurance.com.au](http://www.famousinsurance.com.au) protect it from being used or disclosed for any other purpose other than the provision of our insurance products and services or to inform you about Famous services or promotions from time to time. We take reasonable steps to ensure that your personal information is not interfered with, lost, accessed by unauthorised persons or modified without authorisation. We also train our staff about the requirements of the Act.

### **How long do we retain your personal information?**

We will retain your personal information for no longer than is needed for any purpose under this Privacy Policy unless we are required by law to retain the information

for a longer period. We will destroy or de-identify your personal information after this time. Retained information is only accessible by authorised employees and those who have received a disclosure of your personal information in accordance with this Privacy Policy.

### **Can you deal with us anonymously or pseudonymously?**

If you have a general enquiry regarding our products or services you may make this enquiry anonymously or pseudonymously. However, due to the nature of our products and services and your duty of disclosure obligations when obtaining our products and services, you may not deal with us anonymously or pseudonymously when making any enquiry specific to your circumstances or when obtaining products or services from us. In some circumstances, you may deal with us pseudonymously when entering competitions and promotions managed by us. Please refer to the terms and conditions of entry or the collection statement for competitions and promotions managed by us to determine whether you can enter pseudonymously.

### **What happens if you do not provide information requested?**

If you do not provide the personal information and other information requested, we may not be able to provide the products and services you have requested. This may mean that we cannot accept an application for insurance, write and administer an insurance policy, process a claim or provide other insurance services requested by you. If you do not provide personal information and other information requested by us, you may also be in breach of your Duty of Disclosure.

### **How can you access personal information we have about you?**

You may request access to your personal information by contacting us. We will take reasonable steps to ensure that the personal information we hold about you is accurate, complete, relevant, up to-date and is not misleading when it is collected, used or disclosed.

If you wish to make a request to access your personal information, please contact our Privacy Officer using the details set out at the end of this Privacy Policy. When making a request to access your personal information, we will carry out a verification process in order to determine that your information is not accessed by other individuals. For simple requests we will provide the information free of charge. In some circumstances we may pass on any direct costs associated with obtaining any information that you request. Any charges will be reasonable and will be notified to you before they are incurred.

### **How can you correct any errors in the information we hold?**

If you would like to request that we correct personal information that we hold about you, please contact our Privacy Officer using the details set out at the end of this Privacy Policy. When making a request to correct your personal information, we will carry out a verification process in order to determine that your information is not accessed or corrected by other individuals.

We may refuse to correct personal information if the correction would not improve the accuracy, completeness, relevance, would not make the personal information more up-to-date or would make the information misleading. When making this determination, the purpose for which the personal information is held and how the information is presented is a relevant factor. Where we refuse to correct the personal information, we will record that a request to correct the information was made and advise you why the request was refused.

### **How can you complain about how your personal information has been treated?**

If you are dissatisfied with how we have treated your personal information, you can lodge a complaint with the Privacy Officer, using the contact details set out at the end of this Policy. We will attempt to resolve your complaint within 15 days, unless it is of a complicated nature, in which case we will attempt to resolve your complaint within a reasonable period of time, and we will inform you of the timeframe in which your complaint will be reviewed. If you are not satisfied with the way we have handled your complaint you may contact the Office of the Australian Information Commissioner.

### **Will we update our Privacy Policy regularly?**

We review this Privacy Policy every 12 months or as required by the operational impact of legislative changes. We may make changes to this Policy as a result of such review. When changes are made to this Privacy Policy, this document will be updated and the effective date updated accordingly.

### **How can you contact us?**

If you have any questions about this Privacy Policy, wish to access or correct your personal information, or would like to make a complaint about privacy, please contact our Privacy Officer by:

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Effective date Nov 2017