

Privacy Policy

How we respect and protect your information.



We consider the disclosure of your personal information as an important matter and recognise the need to maintain confidentiality in managing the information and using it in the manner for which it is intended.

Your Rights

Master Builders Insurance Brokers Pty Ltd (MBIB) complies with the Privacy Act 1988 (and its Australian Privacy Principles "APP's") and the Privacy Amendment (Enhancing Privacy Protection) Act 2012, the Commonwealth legislation that regulates the collection, storage, destruction, quality, use and disclosure of personal information and sensitive information, and ensures that you are given certain rights in respect of this information.

Collection of Personal Information

MBIB only collects personal or sensitive information from you in order to offer, provide and manage financial services and products including obtaining insurance premium quotations, insurance policy conditions, arranging cover and managing claims for our clients from insurance companies that we are authorised to use.

We also use this information to identify, develop and source new products and services that may be of interest to you.

Information is collected in various ways including when an insurance proposal form is completed, at renewal of a policy, when additional products are requested and following the lodgment of a claim. Information will be received via various avenues including the internet, customer contact (including telephone), email, facsimile or general correspondence.

Information may be collected from third parties (insurers), following authorisation by you, in order to obtain terms and conditions on products and services that you may wish to purchase or to develop new products and services.

Purpose

MBIB will use the information provided to us by clients for the following purposes:

- Insurance Broking
- Claims Management
- Risk Management
- Statistical Analysis and Reports
- To meet Statutory Requirements

Certain information may be provided to the Master Builders Association in your State in order for them to market their products and services to you and/or develop new products and services that may be of interest to you.

What We Expect of You

Should you provide personal or sensitive information regarding another person or party, we will rely on you to have sought permission from that party to provide the information to us. We would also rely on you having informed them of how MBIB will use the information, the purpose for which it was provided, whom it may be provided to and how they can gain access to the information we have used.

If you have not sought permission to provide MBIB with the information, you must tell us prior to the information being provided.

If you use or disclose personal or sensitive information on our behalf then you must conform to the Australian Privacy Principles ("APP's") as set out in the Privacy Act 1988.

Your Consent

Unless you advise us otherwise, in supplying personal information, you hereby agree to any or all of the above uses of your personal information that you supply to MBIB. You also hereby agree to similar use of other personal information that we may obtain about you from other sources mentioned above.

Subject to the Privacy Act 1988 and its APP's, if we acquire any of your personal information in other ways, or if we use your personal information for purposes other than those listed above (or other than purposes reasonably related to, or reasonably implied from those above), we will notify you and seek your consent. Whenever reasonably practicable we will seek such consent in advance of, but in any case as soon as practicable after, such event.

At such times, we will take reasonable steps to inform you of:

- The purpose/s for which the information is collected;
- Any law – where applicable – that requires us to collect that information; and
- The main consequences if you refuse or fail to supply any item or items of information, or to authorise its collection or its use.

Records Containing Personal Information

The Privacy Act 1988 and its APP's allows you to access and, if appropriate, to correct or to update our records containing personal information relating to you.

Subject to the provisions of the Privacy Act 1988 and its APP's, on request we will arrange access for you to inspect your personal information held by MBIB. If, following such inspection, you wish to update or correct any item or items of your personal information; arrangements will be made for any such update or correction to be made. The information will be updated or corrected as the case may be if we are satisfied; on reasonable grounds that this is correct and justified.

To make an enquiry or lodge a change request of your personal information, please contact us.

Information Storage and Security

We take reasonable safeguards to ensure that records held by us, which contain your personal information, are protected against loss, against unauthorised access, disclosure, use or modification, and against other misuse. We will also do everything reasonably possible within our power to prevent unauthorised use or disclosure of any personal information contained in any record that we may need to give to any third party.


Accountability and Feedback


You can obtain more information about your rights and about remedies of any breaches from the Privacy Commissioner at the Office of the Australian Information Commissioner (OAIC) on 1300 363 992.

We welcome any feedback you may care to provide concerning our Privacy Policy or Practices. Please address any correspondence to:

Privacy Officer
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