



Privacy Policy

Sterling Insurance Pty Limited ("Sterling") values your privacy and is committed to protecting the privacy of your personal information. We do so in accordance with the National Privacy Principles ("the Principles") which have been set down by the Privacy Act 1988.

Who are we?

Sterling provides insurance underwriting and broking services to the Australian market and assesses claims made against those insurance policies. Sterling Insurance Pty Limited trades under ABN 12 084 296 168 and AFSL 237 880.

What is "personal information"?

Personal information is information or an opinion that can identify you or from which your identity can be reasonably ascertained. The Principles apply only to personal information, and not to general or commercial information regarding a company or organisation.

What is "sensitive information"?

This is a particular kind of personal information and includes information about an individual's health, racial or ethnic origins, membership of political or professional or trade association/s, political opinions or philosophical or religious beliefs, criminal record, or sexual preferences. We will only collect, use or disclose sensitive information about you as is allowed by law, where we have received your consent to do so or the collection is necessary for the establishment, exercise or defence of a legal claim by or against us.

Why do we collect your personal information?

We may directly or indirectly collect this information to enable us to provide our clients with financial services, financial products (including arranging insurance or reinsurance), assessing insurance claims, or other tasks related to our business activities.

If you do not provide us with this information, we will not be in a position to do business with your insurance adviser or you (e.g. to verify your claim and make a payment to you under a policy distributed by Sterling).

How do we collect your personal information?

Where possible, we collect your personal information directly from you. In most instances, collection will take place when you complete a proposal form or claim form and submit it to us. However, we may be required to collect personal information about you from other sources from time to time.

We shall employ all reasonable endeavours in order to obtain your express consent prior to our collection, use or disclosure of your personal information.



How do we use your personal information?

We will use your personal information in order to properly insure your interests, to decide whether or not your claim falls within the parameters of an insurance policy distributed by Sterling, to assess a claim made by you under an insurance policy distributed by Sterling, or to determine the amount of any claim payments to be made to you under an insurance policy distributed by Sterling.

Do we disclose your personal information to anyone else?

We may disclose your personal information to:

- Insurers, reinsurers and insurance intermediaries;
- An investigator, assessor, State or Federal Health Authorities, lawyers, accountants, medical practitioners, hospitals or other professional advisors (for the purposes of investigating or assessing your claim);
- A lawyer or recovery agent (for the purpose of defending an action by a third party against you or for the purpose of recovery costs including your excess);
- Contractors who supply services to us (e.g. to handle mailings on our behalf)
- An immediate family member;
- Other companies in the event of a corporate sale, merger, reorganisation, dissolution or similar event.

Any one of the above could be operating within or outside Australia.

In all instances, we limit their use and disclosure of your personal information to the purpose or purposes for which we supplied. We may provide your personal information to others if we are required to do so by law or other circumstances as allowed under the Principles. We do not sell, trade, or rent personal information to others.

We may also use your personal information to let you know about our range of products and services, unless you advise otherwise.

Is your personal information secure?

The protection of your personal information is very important to Sterling. As a result, we take all reasonable precautions to safeguard your personal information from loss, misuse, unauthorised access, modification or disclosure. We employ a number of means to protect your personal information including:

- external and internal premises security;
- restricted access to personal information;
- entering into confidentiality agreements with employees, contractors and third party organisations; and
- maintaining technology (including encryption and firewalls) to prevent unauthorised computer access.

Sterling may be required by law to retain your personal information for a period of time after you have ceased your relationship with us. After the required time has passed, it is our practice to destroy or delete your personal information from our systems in a secure manner.



Can you access the personal information we hold about you?

You may request access to any of the personal information we hold about you. In most cases, a summary of personal information such as your name and address details, contact telephone numbers and policy cover are freely available to you by calling the Privacy Officer. For more detailed requests (e.g. access to personal information held in off-site archives), a fee may be charged to cover the cost of retrieval and the supply of this information to you.

All requests for access to personal information will be handled as quickly as possible and we shall endeavour to process any request for access within thirty (30) days of having received the request.

Can your request for access to your personal information be denied?

We are not always required to provide you with access to your personal information upon your request. We may refuse you access to personal information in a number of circumstances such as where the information may relate to existing or anticipated legal proceedings with you, where denying access is required or authorised by law or where the request for access is regarded as frivolous or vexatious. If we deny your request for access to or refuse your request to correct your personal information, we will provide you with reasons for doing so.

Do you have to be identified at all?

Generally speaking, it is not possible for us to do business with you (e.g. assess your claim under an insurance policy distributed by Sterling) unless we have identified you. Wherever it is lawful and practicable to do so, we may offer you the opportunity to deal with us anonymously.

Internet and Electronic Mail ("email")

Whilst the Internet has brought many improvements to the way we are able to do business with you, we also understand that you may have concerns about the personal information collected about you online or the security of your personal information that may be exchanged between us online.

Our website (www.sterlinginsurance.com.au) relies on "cookies" to record limited information, including the Internet Protocol address of the computer you use to access our website and the pages you request within our website. A cookie is a piece of data that a website can send to your browser, which may then be stored on your computer. Cookies generally allow the website to interact more efficiently with your computer.

Whilst we acknowledge that emails are a convenient and efficient forum for the transfer of information, we do not consider email to be a secure form of communication. Therefore, we discourage you from sending your personal information to us via email.



Changes to our Privacy Policy

Sterling will review all of its policies and procedures to ensure that they are updated in line with changes in the law, technology and market practice. As a result we may change this Privacy Policy from time to time.

This Privacy Policy was last amended on 5 November 2008.

Contact information

If you have a question about this Privacy Policy, if you wish to lodge a request to access your personal information or if you believe that Sterling has not protected your personal information as set out in this privacy policy and wish to make a complaint, please contact our Privacy Officer at the details below:

Telephone: (02) 9950 4000
Mail: Privacy Officer
Sterling Insurance Pty Ltd
PO Box 286
NORTH SYDNEY NSW 2059
Fax: 02 9950 4001

If you lodge with us a complaint concerning your privacy and you are not satisfied with our response, you can refer your complaint to the Federal Privacy Commissioner at the details below:

Telephone: 1300 363 992 (local call cost, but calls from mobile and pay phones may incur higher charges)
TTY: 1800 620 241 (this number is dedicated for the hearing impaired only, no voice calls)
TIS: 131 450 (Translating and Interpreting Service: If you don't speak English or English is your second language and you need assistance to communicate, call the Translating and Interpreting Service and ask for the Office of the Privacy Commissioner. Apart from the local call cost this is a free service to you.)
Post: Director of Complaints
Office of the Federal Privacy Commissioner
GPO Box 5218
Sydney NSW 2001
Facsimile: (02) 9284 9666
E-mail: privacy@privacy.gov.au