SEAR
INSURANCE BROKERS
Insuring Australia Wide

Privacy Policy Statement

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In this Privacy Policy Statement:
"Sear", "we", "our" and "us" means;
Sear & Associates Insurance Brokers Pty.Ltd. and Sear Financial Services Pty.Ltd.

What type of information does Sear hold?
The type of information we hold varies depending on the type of product or service we provide to you. In general, Sear may hold the following personal information:

- name and address
- date of birth
- contact details, which may include your telephone number
- your gender

Sear may also hold the following information about you:

- occupation
- type of property that is being insured
- tax file number, where you have given it to us
- health information (for some types of insurance)
- information relevant to your financial situation
- insurance claim information, where this is relevant
- your employer's name and address
- your salary
- the names and addresses of your dependants or beneficiaries
- other information that you have given us

How does Sear use this information?
We use this information to provide you with products or services.

Does Sear usually share information with other companies?
Sear shares information, where needed, with internal and external service providers, business partners and consultants. These might include administrators, mailing houses, insurers, reinsurers, claims assessors and advisers. Sear also shares information as required by law eg. the ATO, Centrelink. We do not sell mailing lists.

Information sharing
Sear needs to collect personal information about you to provide you with our products and services.

Sear & Associates Insurance Brokers Pty.Ltd. and Sear Financial Services Pty.Ltd. have a contract arrangement for the management, maintenance, administration and control of client records, documents and data on behalf of Sear Financial Services Pty.Ltd.

Sear will also, where relevant, disclose your personal information (including sensitive information) to our service providers, business partners and other consultants for this purpose, e.g. in assessing your application or dealing with a claim under an insurance policy. Generally, we ask for your consent to do this before or when we collect information from you

How does Sear handle a request for access to personal information?
Under the National Privacy Principles you are generally entitled to access the information we hold about you. Where you are entitled to access, the time we require to give you access will depend on the type of information requested. If we can, we will answer your question immediately. We will also try to answer you in the same way that you ask, for example, if you telephone to ask for the information we will, if practicable, give you that information over the telephone. We will generally respond to a written request in writing.

Sometimes, we will ask that you put your request in writing, for example, where you want copies of material or access to older information or files which are not current or it is necessary for us to retain a record of your request. We may also ask you to identify yourself to our satisfaction.

In some circumstances, we may charge a fee for giving you access, which will vary but will be based on our costs (internal and external) in locating the information and the form of access you require. If we propose to charge a fee for giving access, we will give you an estimate of the fee so you can confirm that you still want us to give you access to the information. We do not impose any charge for lodging a request for access.

If we are entitled under the National Privacy Principles to refuse to give you access, we will tell you and provide reasons.

What if some of the information Sear holds is wrong?
Please tell us. We want our records to be accurate, complete and up to date. Unless we disagree with you about the accuracy or completeness of a record, we will generally correct it on request, (or suggest alternative arrangements for updating our records). If we disagree with you, we will give you our reasons.

How do I make further enquiries or complain about a breach of privacy?
If you require more information about the way Sear manages personal information or wish to make a complaint about a breach of your privacy, please contact Sear (see below for details) and ask to speak to the Sear Privacy Officer.

How can I contact Sear?

Call us
Privacy Officer 03 9797 2900

E-mail us
lynne@searinsure.com.au

Write to us
The Privacy Officer
Sear & Associates Insurance Brokers Pty.Ltd.
PO Box 7013, Dandenong, VIC 3175

Changes to this Privacy Policy

We reserve the right to review and amend this Privacy Policy from time to time.

Sear Insurance Brokers
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