

Commercial Insurance Australia Pty Ltd trading as Strata Fair is committed to protecting your privacy in accordance with the Privacy Act. If you don't provide us with full and complete information, we can't properly advise you, seek insurance terms for you, or assist with claims and you could breach your duty of disclosure.

Why we collect personal information

Personal information is information or opinion about an individual whose identity is apparent or can easily be ascertained from the information or opinion.

We collect personal information to offer, provide, arrange, manage and administer the many financial services and products we are involved in. These include insurance broking and claims management and other forms of insurance services

If you would like more information on the services and products available please contact us.

We also collect personal information to be able to develop and identify products and services that may interest you, to conduct market or customer satisfaction research, to develop, establish and administer alliances and other arrangements with other organisations in relation to the promotion, administration and use of our respective products and services. We give you the option of electing not to receive these communications in the future. You can unsubscribe by notifying us and we will no longer send this information to you.

The usual type of personal information collected includes your name, postal and/or e-mail address, date of birth, financial details etc. We may also need to collect sensitive information about you in relation to life, general and workers compensation insurance, information about your membership of professional or trade associations, health information, sexual preferences and criminal record.

If you do not provide the information requested, we or those involved with the provision of the service or product, may not be able to provide the appropriate type or level of service or product.

How we collect personal information

We generally collect personal information directly from the relevant individual but in some cases we may collect it indirectly from a third party. We take reasonable steps to ensure that your personal information is accurate, complete, and up-to-date whenever we collect or use or disclose it. If the required personal information is not provided, we or any involved third parties may not be able to provide appropriate services.

How we use and disclose personal information

We do not sell, trade, or rent your personal information to others. We have a duty to maintain the confidentiality of our client's affairs, including personal information. Our duty of confidentiality applies except where disclosure of personal information is with our client's consent or compelled by law.

We may disclose personal information to third parties who we believe are necessary to assist us in providing, managing and administering the services we provide and products we are involved in.

How we secure your personal information

Your personal information may be stored as electronic data, or in our software or systems. We endeavour to protect any personal information that we hold from misuse and loss, and to protect it from unauthorised access, modification and disclosure through various measures such as confidentiality requirements on our employees, policies on document and data storage security,

security measures for access to our systems and websites, providing information upon proper identification and controlling access to our premises

We keep personal information only for as long as is reasonably necessary for the purpose for which it was collected or to comply with any applicable legal or ethical reporting or document retention requirements.

Transfer of information overseas

We may transfer your personal information overseas where it is necessary for the purposes described above. For example, some insurers like Lloyd's of London, are based overseas and we need to provide your personal information to them or an overseas broker to arrange your cover.

We will tell you at the time of advising on your insurance if they are overseas and in which country the insurer and intermediary is located. If they are not regulated by laws which protect your information in a way that is similar to the Privacy Act, we will seek your consent before disclosing your information to them.

Australian and overseas insurers acquire reinsurance from reinsurance companies that are located throughout the world, so in some cases your information may be disclosed to them for assessment of risks and in order to provide reinsurance to your insurer. We do not make this disclosure, as this will be made by the insurer (if necessary) for the placement for their reinsurance program.

Opting out of receiving marketing

If we send you any information about services or products, or you do not want us to disclose your personal information to any other organisation (including related bodies corporate) you can opt out by contacting us.

How to contact us

If you wish to gain access to your personal information, make a complaint about a breach of your privacy or you have any query on how your personal information is collected or used, or any other matter relating to our Privacy Policy you can contact us via email, phone or by correspondence. Our contact details are below:

Office: Level 13, 465 Victoria Avenue, Chatswood NSW 2067

Postal address: PO Box 740, Chatswood NSW 2057

Phone : 1300 108 509

Email : help@stratafair.com.au

Website : www.stratafair.com.au

Tell us what you think. We welcome your questions and comments about privacy. If you have any concerns or complaints, please contact us.

For more information on privacy see the Australian Information Commissioner's website <http://www.privacy.gov.au>.