



TLI Underwriting Pty Ltd  
Level 5, 200 Adelaide Street, Brisbane QLD 4000  
(07) 2143 4197  
[enquiries@tliunderwriting.com.au](mailto:enquiries@tliunderwriting.com.au)  
ABN: 73 685 540 381

## PRIVACY POLICY

TLI Underwriting is committed to protecting your privacy in accordance with the Privacy Act 1988 (Cth). This Policy describes our current policies and practices in relation to the collection, handling, use and disclosure of personal information. It also deals with how you can complain about a breach of the privacy laws, how you can access the personal information we hold about you and how to have that information corrected.

### **What information do we collect and how do we use it?**

When we offer insurance to you we will ask for the information from your insurance broker we need to decide whether to accept an application to insure you, renew or vary your policy or pay a claim on your policy. This can include a broad range of personal information including your name, address, contact details, date of birth, gender and age. In some cases, we may also collect information about your driving record, membership of professional or trade associations, business details, criminal history and health information. We also use your information to enable us to manage our relationship with you. We may do so by mail or electronically unless you tell us that you do not wish to receive electronic communications from us. From time to time we will use your contact details to send you offers, updates, events, articles, newsletters or other information about products and services that we believe will be of interest to you. We may also send you regular updates by email or by post. We will always give you the option of electing not to receive these communications and you can unsubscribe at any time by notifying us that you wish to do so. We may also use your information internally to help us improve our services, general statistical information or for marketing, training, quality assurance and administrative purposes and help resolve any problems.

### **What if you don't provide information to us?**

If you do not provide us with some or all of the information that we ask for, we may not be able to offer you insurance terms (e.g. provide a quote for insurance or handle your application or renewal) or assist in handling your claim.

### **How do we hold and protect your information?**

We strive to maintain the relevance, reliability, accuracy, completeness and currency of the personal information we hold and to protect its privacy and security. 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. We hold the information we collect from you via electronic storage. In some cases, archived files are sent to an external data storage provider for a period of time. We only use storage providers



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in Australia who are also regulated by the Privacy Act. We ensure that your information is safe by using reasonable security precautions. We maintain physical security over our paper and electronic data and our premises, by using locks and security systems. We also restrict access to those employees and others who perform services for us and on a 'need to know' basis. We enter into confidentiality agreements with third parties prior to disclosing any information where we are permitted to disclose by law or with your permission. We retain your information for no longer than is reasonably required for servicing the insurance policies we offer or handling claims on the insurance policies. In some cases, we will retain the information in accordance with accepted industry practises consistent with the relevant limitation periods for litigation involving your policy and our services.

### **Will we disclose the information we collect to anyone?**

We do not sell, trade, or rent your personal information to others. We provide the information that you provide to the insurers of our products and in some cases they may share the information with reinsurers and other people involved in providing related services like investigators, loss assessors, lawyers, repairers, insurance intermediaries to your insurance broker and to enable them to perform the services related to your insurance policy including processing claims. We may need to provide your information to contractors who supply services to us, e.g. to handle mailings on our behalf, external data storage providers, researchers, regulatory or government authorities, ombudsman or law enforcement agencies, or to other companies in the event of a corporate sale, merger, reorganisation, dissolution or similar event. However, we will take all reasonable steps to ensure that they protect your information in the same way that we do. We may also provide your information to others if we are required to do so by law or in other circumstances which the Privacy Act permits. Currently we do not provide your information to overseas recipients. If at any time this changes, we will either seek your permission beforehand or we will ensure that the recipients of the information are regulated by laws that have similar protections as the Privacy Act or that we enter into contractual arrangements with the recipient requiring them to observe the same sorts of safeguards that apply to our handling of your personal information. Where we share your personal information with the insurer, the insurer may transfer your personal information overseas. Please see the insurer's Privacy Statement here: <https://www.bhspecialty.com/privacy-policy/privacy-policy-australia/>

### **How can you check, update or change the information we are holding?**

We aim to ensure that your personal information is accurate, complete and up to date. However it is your responsibility to inform us of changes so we can correct our records. Upon receipt of your written request and enough information to allow us to identify the information, we will disclose to you the personal information we hold about you. We will also correct, amend or delete any personal information that we agree is inaccurate, irrelevant, out of date or incomplete. If you wish to access or correct your personal information please write to our



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Privacy Officer at [privacy@tliunderwriting.com.au](mailto:privacy@tliunderwriting.com.au) or Privacy Officer, TLI Underwriting, 200 Adelaide St Brisbane QLD 4000 or telephone 07 2143 4197. We do not charge for receiving a request for access to personal information or for complying with a correction request. We may charge you the reasonable costs we incur in retrieving your information and we will advise you of the cost at your time of request. In some limited cases, we may need to refuse access to your information or refuse a request for correction. We will advise you as soon as possible after your request if this is the case and the reasons for our refusal.

## What happens if you want to complain?

If you have any concerns about whether we have complied with the Privacy Act or this Privacy Policy when collecting or handling your personal information, please write to our Privacy Officer at [privacy@tliunderwriting.com.au](mailto:privacy@tliunderwriting.com.au) or Privacy Officer, TLI Underwriting, 200 Adelaide St Brisbane QLD 4000 or telephone (07) 2143 4917. We will consider your complaint through our internal complaints resolution process and we will respond with a decision within 30 days of you making the complaint.

If your complaint cannot be resolved by our internal complaints resolution process, you can lodge the complaint with the Office of the Australian Information Commissioner ("OAIC"). You can contact the OAIC at:

GPO Box 5218  
Sydney NSW 2001.  
Phone 1300 363 992  
Email: [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au)  
Website: [www.oaic.gov.au](http://www.oaic.gov.au)

## Your consent

By asking us to assist you with insurance, you consent to the collection and use of the information you have provided to us for the purposes described above.