

PRIVACY POLICY

1. Introduction and scope

YDR Chartered Loss Adjusters (YDR) provides loss adjusting services to the insurance industry, which includes the investigation, assessment and handling of insurance claims.

In order to complete these activities, YDR lawfully collects and holds personal information. We do not collect personal information that is not necessary to complete these activities.

YDR also collects and holds personal information about its staff in order to satisfy the obligations it has as an employer.

The Policy has been prepared using the Australian Privacy Principles (APP's) under the *Privacy Act 1988* (Privacy Act). You can obtain information about the APP's and your privacy rights at the Office of the Australian Information Commissioner's website at www.oaic.gov.au/privacy-portal/.

YDR recognises the privacy of personal information is important and is committed to protecting the privacy of any personal information we collect from you. Unless you give us your consent to do otherwise, we will only collect, use and disclose your personal information in accordance with this Privacy Policy.

The Policy outlines how YDR manages personal information and describes:

- a. The kinds of information that we collect and hold.
- b. How we collect the information.
- c. How we hold the information.
- d. The purposes for which we collect, hold, use and disclose personal information.
- e. How an individual can access their personal information and seek correction of it.
- f. How an individual may complain if they believe we have breached our obligations.

2. Collection of personal information

At the time of collecting the personal information (or if that is not practicable, as soon as practicable thereafter) YDR will take reasonable steps to ensure that you are aware of:

- YDR's identity and how to contact us.
- Your entitlement to gain access to the information.
- The purposes for which the information is collected.
- The organisations to which YDR usually discloses personal information.
- Any law that requires the particular information to be collected.
- The main consequences (if any) for you if all or part of the information is not provided.

3. What information do we collect?

We collect personal information that is necessary for us to conduct our business. Personal information is any information that can be used to identify you and may include:

- your name, address, occupation and contact details (address, telephone numbers and email address);
- information about your current and previous insurance policies and claims history;
- other personal information you may disclose to us when you when we are handling a claim, or which is contained in communications between you and us.

- Where relevant we may ask you for other information, for example, qualifications and employment history if you are applying for employment with us as well as bank account and superannuation account details and a tax file number if you obtain employment with us.

4. How do we collect and hold personal information?

We usually collect personal information in the following ways:

- directly from you, either in person, in documents, by email or via the YDR website;
- from third parties, such as your insurance company; and
- from publicly available resources.

We hold personal information in hard copy and secure electronic files.

5. Collection of information from the YDR website

When using the YDR website you may voluntarily disclose personal information to us. Our server may automatically record details such as your internet address, domain name if applicable, and the date and time of your visit to our website. This information is used for internal purposes only, including statistical purposes.

We will not try to identify users or their browsing activities except as necessary to investigate or report any suspected unlawful activity, as required or authorised by law or as reasonably necessary for the activity of an enforcement body.

The YDR website uses cookies, which may collect personal information. Cookies are pieces of data stored on your browser that record information on your use of our website, such as details of your server and your browsing activity and send the information to the server. We use these cookies to monitor usage of the YDR website only.

You may be able to change the settings of your browser so that cookies are not accepted generally or that you are provided with options to accept or reject them as they are sent to your browser. You might not be able to use the full functionality of the YDR website by refusing the use of cookies.

6. How do we use your personal information?

We use personal information primarily to provide loss adjusting services to you and our clients generally. We may also use personal information to:

- manage and administer the services we provide, including with respect to charging and billing;
- conduct our internal business operations (including meeting any relevant legal requirements);
- manage client relationships and improve the services we provide; and
- assess applications for employment.

7. Who do we disclose personal information to?

We will only disclose personal information for the purpose for which it was collected or in the following circumstances:

- internally to partners and staff of our firm;
- to external service providers (on a confidential basis) so they can provide us services related to our business, for example IT services, data storage or archive services;
- An insurer, its related companies and other parties involved in the claims policy coverage.

- A solicitor or recovery agent (for the purpose of defending an action by a Third Party, or for the purpose of recovering the insurer's costs including your excess).
- An insurance reference bureau to record any claims made.
- An investigator, assessor, State or Federal Health Authorities, medical practitioners, hospitals, solicitors, accountants, other professional advisers, suppliers or repairers (for the purpose of investigating or assessing your claim).
- where required or authorised by law;
- where you consent to the disclosure.

Where applicable we may rely on employee and related bodies corporate exemptions that are available to us under the Privacy Act when using or disclosing personal information.

8. Cross-border disclosure of personal information

We may deal with third parties, such as service providers or insurers overseas. As a result, your personal information may be disclosed to a recipient in a foreign country, including but not limited to New Zealand, countries of the European Union and the United Kingdom. For example, we may handle a claim that is under a policy insured, co-insured or re-insured by an overseas based insurer.

Under privacy laws effective from 12 March 2014, we have an obligation to take reasonable steps, in the circumstances, before disclosing personal information to an overseas recipient to ensure that the overseas recipient does not breach privacy laws in relation to that information.

9. Personal information security and accuracy

We will take reasonable steps to ensure that all personal information we hold is:

- accurate, complete, up-to-date, relevant and not misleading;
- stored in a secure environment; and
- protected from misuse, interference and loss as well as unauthorised access, modification or disclosure.

Staff with access to such information are subject to obligations of confidentiality.

If any of your details change, please let us know as soon as possible by using the contact details below so we can maintain the accuracy of your personal information.

10. How to access and correct your personal information

You have a right to access personal information we hold about you. We will comply with any request to access your personal information that you send us by email at ydr@ydr.net.au except where the Privacy Act (including the APP's) allow us to refuse to do so.

There is no fee for making a request to access your personal information, which is usually by sighting the accessible information held on file. You also have the right to ask us to correct information about you that is inaccurate, incomplete, out-of-date, irrelevant or misleading. If we refuse to correct your personal information as requested, we must:

- notify you in writing of the reasons for the refusal (unless it would be unreasonable to do so) and how to complain of the refusal; and
- upon request from you that we associate a statement that the information is inaccurate, incomplete, out-of-date, irrelevant or misleading, take such steps as are reasonable in the circumstances to associate such a statement so that it will be apparent to users of the information.

11. Sensitive Information

YDR will not collect information about you that reveals your racial or ethnic origin, political opinions, religious or philosophical beliefs or affiliations, membership of a professional or trade association, membership of a trade union, details of health, disability, sexual orientation or criminal record, without your consent.

However, we will collect your sensitive information if the information is required by law or where the information is necessary for the establishment, exercise or defence of a legal or equitable claim.

12. How can I contact YDR?

If you have any questions or complaints about how we handle your personal information, you can contact our Privacy Officer on 08 8201 8444 during business hours, email (ydr@ydr.net.au) or in writing at the following address:

YDR Chartered Loss Adjusters

63 Greenhill Road

WAYVILLE SA 5034

We will consider and respond to any complaint notified to us within 21 days. We will always endeavour to resolve any complaint to your satisfaction.

13. Australian Privacy Commissioner

If you are not satisfied with the way in which we handle your enquiry or complaint, you can contact the Office of the Australian Privacy Commissioner on Tel: 1300 363 992 or email: enquiries@oaic.gov.au.

14. Changes to this Privacy Policy

This is our current Privacy Policy outlining our personal information management practices. This Policy replaces any other privacy policy published by us to date. We may vary this policy from time to time. We encourage you to review the YDR website regularly to ensure that you are aware of our current Privacy Policy.