NEPEAN BROKERS
Insurance? ... because things happen!!

At Nepean Brokers & Associates Pty Ltd (AFS 227064), we are committed to protecting your privacy in accordance with the Privacy Act 1988 (Cth) and the Australian Privacy Principles.

This Privacy Policy describes our current policies and practices regarding the collection, handling, use and disclosure of personal information. It also explains how you can make a complaint about a breach of privacy laws, access the personal information we hold about you and request that information be corrected.

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

When we arrange insurance on your behalf, we ask you for the information we need to advise you about your insurance needs and the management of your risks.

This may include a broad range of information, such as your name, address, contact details and age, as well as information about your personal affairs, including your assets, personal belongings, financial situation, health and wellbeing.

We provide relevant information to insurers and intermediaries from whom we seek insurance quotations. This enables them to decide whether to insure you and on what terms, or to provide premium funding and determine the applicable terms.

Insurers may, in turn, pass this information on to their reinsurers. Some of these companies are located outside Australia. For example, if we seek insurance terms from an overseas insurer, such as Lloyd's of London, your personal information may be disclosed to that insurer. Where possible, we will inform you of the insurer's location if this is likely to occur.

When you make a claim under your policy, we assist by collecting information about your claim. Sometimes, we may also need to collect information about you from other parties. We provide this information to your insurer, or anyone appointed by your insurer to assist in assessing your claim, such as loss adjusters or medical brokers. This information may also be passed on to reinsurers.

From time to time, we may use your contact details to send direct marketing communications, including relevant offers, updates and newsletters about our services. You can choose not to receive these communications at any time by notifying us, and we will stop sending them to you.

What if you don't provide some information to us?

We can only fully advise you and assist with arranging your insurance or managing a claim if we have all the relevant information.

Insurance laws also require you to provide insurers with the information they need to decide whether to insure you and on what terms. You have a duty to disclose information relevant to an insurer's decision to provide insurance.

When do we disclose your information overseas?

If you ask us to seek insurance terms and we recommend an overseas insurer, we may need to disclose your information to that insurer.

For example, if we recommend a policy provided through Lloyd's of London, your information may be provided to the Lloyd's broker and underwriters so they can decide whether to insure you.

When advising you about your insurance, we will tell you if the insurer is located overseas and identify the country where it is based.

If the insurer is not regulated by privacy laws that provide protection similar to the Australian Privacy Act, we will seek your consent before disclosing your information to that insurer.

Australian and overseas insurers may obtain reinsurance from companies located throughout the world. In some circumstances, your information may be disclosed to these reinsurers so they can assess risks and provide reinsurance to your insurer. Where necessary, this disclosure is made by the insurer as part of its reinsurance arrangements.

How do we hold and protect your information?

We strive to maintain the reliability, accuracy, completeness and currency of the personal information we hold, and to protect its privacy and security.

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

Information collected from you is initially held in a working file. Once completed, the file is electronically imaged and stored, and any paper documents are securely destroyed. In some cases, your file may be archived and sent to an external data storage provider. We use Australian-based storage providers who are also regulated by the Privacy Act.

We protect your information against unauthorised access, modification and disclosure through physical and electronic security measures. These include locks and security systems for our premises, firewalls, computer and network security, and user identifiers and passwords to control access to the systems where your information is stored.

Will we disclose the information we collect to anyone?

We do not sell, trade or rent your personal information to others. However, we may provide your information to other businesses where we believe you could benefit from their services.

We may also need to provide your information to contractors who supply services to us, such as businesses handling mailings on our behalf, external data storage providers, or other companies in the event of a corporate sale, merger, reorganisation, dissolution or similar event.

We take reasonable measures to ensure these parties protect your information as required under the Privacy Act.

We may also disclose your information where required by law, where you have consented to the disclosure, or in other circumstances permitted by the Privacy Act.

How can you check, update or change the information we hold?

Upon receiving your written request and sufficient information to identify you, we will provide access to the personal information we hold about you.

We will also correct, amend or delete 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 Privacy Officer:

Privacy Officer
Nepean Brokers & Associates Pty Ltd
PO Box 2050
Rosebud VIC 3939

We do not charge for receiving a request to access personal information or for processing a correction request.

Where a request is not straightforward and requires considerable time to process, a charge may apply. Any such charge will be confirmed before we proceed.

In some limited circumstances, we may need to refuse access to your information or decline a request for correction. If this occurs, we will advise you as soon as possible and explain the reasons for our decision.

What happens if you want to complain?

If you have 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:

Privacy Officer
Nepean Brokers & Associates Pty Ltd
PO Box 2050
Rosebud VIC 3939

Your complaint will be considered through our internal complaints' resolution process. We will endeavour to provide a decision within 45 days of receiving your complaint.

Your consent

By asking us to assist with your insurance needs, you consent to the collection and use of the information you provide for the purposes described in this Privacy Policy.

Website information and content

The information provided on this website does not cover all aspects of the law relating to the relevant subject matter. Professional advice should be sought before taking any action based on the information described or discussed on this website.

To the extent permitted by law, we make no representations about the suitability of this website's content for any particular purpose. All content is provided without warranties of any kind. We disclaim all warranties and conditions relating to the content, including implied warranties and conditions of fitness for a particular purpose, title and non-infringement.

We will not be liable for damages or injury caused by, including but not limited to, any failure of performance, error, omission, interruption, defect, delay in operation or transmission, computer virus or line failure.

To the extent permitted by law, we will not be liable for any damages or injury, including special or consequential damages, resulting from the use of, or inability to use, the materials on this website.

We believe the content of this website to be accurate, complete and current. However, we provide no warranties as to its accuracy, completeness or currency. It is your responsibility to verify information before relying on it. Website content may include technical inaccuracies or typographical errors.

We reserve the right to modify website content from time to time.

Anonymous data

We use technology to collect anonymous information about how visitors use our website.

For example, our service provider may log your server address, the date and time of your visit, the pages and links accessed, and the type of browser used.

This information does not personally identify you. We use it for statistical purposes, to improve the content and functionality of our website, better understand our clients and markets, and improve our services.

Cookies

To collect anonymous data, we may use cookies. Cookies are small pieces of information sent to your browser and stored on your computer's hard drive.

Sometimes cookies help identify users where a website requires information to be retained from one page to the next. This is intended to improve the functionality of the website.

Cookies cannot, by themselves, be used to discover your identity. They do not damage your computer, and you can configure your browser to notify you when a cookie is received so you can decide whether to accept it.

Our original policy states that cookies are destroyed when you leave the website and that no personal or other information is stored.

Google reCAPTCHA and Website Forms

Our website uses Google reCAPTCHA v3 to help protect our online forms from spam and automated submissions. reCAPTCHA analyses interactions with our website and may collect information such as IP addresses, browser details and user activity to help determine whether a visitor is human.

Your use of Google reCAPTCHA is subject to Google's Privacy Policy and Terms of Service.

Our website allows visitors to submit information through certain online forms, including insurance proposal and claim forms. Information provided through these forms is collected by Nepean Brokers & Associates Pty Ltd and handled securely by authorised staff.

We may use the information you provide to:

- Respond to enquiries and provide requested product or service information.
- Manage your ongoing insurance requirements, including policy renewals.
- Maintain our relationship with you, including invoicing and client surveys.
- Provide information about new services, special offers, events or articles that we believe may be of interest to you.
- Send updates about insurance matters by email or post.
- Improve our services and help identify and resolve any problems.

If you do not wish to receive direct marketing communications, or prefer not to receive them electronically, you can contact us by email or in writing to request that these communications cease or that your communication preferences be changed.

Contact us about privacy

We welcome your questions and comments about privacy.

If you have any concerns or complaints about how we handle your personal information, please contact our Privacy Officer:

Telephone: 03 5982 2330
Email: admin@nepean.com.au