



AVATAR

risk transfer made easy

**PRIVACY
POLICY
STATEMENT**

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OUR COMMITMENT

We are committed to protecting your privacy and confidentiality in accordance with the Privacy Act 1988 (Cth) (Privacy Act).

In addition to the Privacy Act, if you are located in the European Union (EU) (including the European Economic Area (EEA)), the section 'European residents' provides further information about Avatar's processing of your personal information and your additional rights in relation to the processing of your personal information (or personal data) under the General Data Protection Regulation (2016/679) (GDPR).

This Privacy Policy describes our current policies and practices in relation to the handling and use of personal information.



HOW THIS POLICY APPLIES

This Privacy Policy applies to Avatar Corporation Pty Limited (O89 359 544) and Avatar Brokers Pty Limited (ACN 166 369 446) (Avatar, we, our or us).

We collect personal information for a number of purposes, in connection with:

- providing and administering our financial products and services, including insurance brokerage services;
- operating our business, including recruiting employees and contractors and engaging with service providers.

This Policy does not apply to the personal information of our employees.

We may change this Privacy Policy from time to time, by publishing changes on our website.



WAYS WE COLLECT YOUR PERSONAL INFORMATION

We may collect personal information from or about you in different ways, including:

- from you directly when you interact with us, e.g. from our discussions with you, when you complete a form, your emails and your interaction with our website;
- through third parties with whom we interact in order to provide our services; and
- publicly available sources, including social media.

If you apply for a job or contract position with us, we may also collect personal information about you from third parties and publicly available sources, including:

- a) recruiters;
- b) government departments to verify your entitlement to work in Australia;
- c) police agencies to obtain your criminal history record;
- d) academic institutions;
- e) consulting medical practitioner;
- f) superannuation fund provider;
- g) your current or previous employers; or
- h) your referees



WHAT INFORMATION DO WE COLLECT, WHY DO WE COLLECT IT AND HOW DO WE USE AND DISCLOSE IT

To enable us to provide our services to you, including providing advice and arranging financial services, we need to collect certain personal information, some of which may also be required by product suppliers, such as insurers.

This information may include your:

- a) name
- b) contact details
- c) health information and medical history
- d) bank account details
- e) family members' names and their relationship to you, and such other details as may be required when they are covered under a policy of insurance
- f) membership in a professional or trade association
- g) insurance policies and claims history

and any other information that you provide to us through your interactions with us (including telephone discussions, written communications and use of our website(s)) and that we collect in relation to or arising from those interactions.



We may also use your personal information, where it is necessary for our legitimate interests and does not override your rights and interests.

This may be when:

- a) identifying opportunities to improve our offerings and operations;
- b) conducting research to serve you better by understanding your preferences;
- c) assisting in arrangements with other organisations, such as product suppliers like insurers, in relation to services that we make available to you;
- d) allowing us to operate our business and related services and perform administrative and operational tasks (such as training staff; risk management; developing and marketing products and services; undertaking planning, research and statistical analysis; and systems development and testing);
- e) investigating and taking appropriate action in relation to an identified or potential serious threat or risk to you, other customers, staff, members of the public or property; and
- f) verifying identity, preventing or investigating misconduct, fraud, or crime or any suspected misconduct, fraud, or crime.

We will usually provide some or all of this information to our product suppliers to procure information about products or policies that may be appropriate for you, including obtaining personalised estimates and quotes as to the cost of any proposed policy. Some of these suppliers are located outside Australia in countries such as the United Kingdom, the Netherlands, and the United States of America.



When a claim is made under an insurance policy held by you or under which you are covered, we will collect information about the claim, some of which may be sensitive information relating to your health, to enable us to assist in the claim process.

We provide this information to the insurer (who may further disclose the information to their agents or advisors (including loss adjusters, investigators, medical advisers and lawyers)) and those appointed to assist you in making a claim. This information may also be passed on to your underwriters and reinsurers.

If you are applying for a job with us, we may also collect your:

- a) employment history and qualifications;
- b) academic records;
- c) references;
- d) medical information;
- e) personal alternative contact details;
- f) superannuation fund details; and
- g) record of any criminal history.



INFORMATION COLLECTED VIA OUR WEBSITES

Anonymous Data

We use technology to collect anonymous information about the use of our website; for example, when you browse our website, 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. It does not identify you personally; we only use this information for statistical purposes, to improve the content and functionality of our website, to better understand our clients and markets, and to improve our services.

Cookies

To collect this anonymous data, we may use "cookies". Cookies are small information sent to your browser and stored on your computer's hard drive. Sometimes, they identify users whose website requires information to be retained from one page to the next. This is purely to increase the functionality of the site. Cookies alone cannot be used to discover the user's identity. Cookies do not damage your computer, and you can set your browser to notify you when you receive a cookie so that you can decide if you want to accept it. The cookie is destroyed once you leave the site, and no personal or other information about you is stored.

Forms

Our website may allow visitors to submit information via Self-Service forms (Quotes, Claim Forms, and Contact requests). The information submitted via the Forms may not be encrypted. Should you be concerned about the confidentiality of any information provided by any Self-Service forms, please do not hesitate to contact us via phone or email. We may also use the contact information you supply on this website to send you requested product information and promotional material and enable us to manage your ongoing requirements, e.g., renewals and our relationship with you, e.g., invoicing, client surveys, etc.



WHAT IF YOU DON'T PROVIDE SOME INFORMATION TO US?

We can only apply for and arrange financial service products if we have all relevant information, including information required by law.

The Corporations Act 2001 (Cth) and the Insurance Contracts Act 1984 (Cth) also require insureds to provide all the information needed by the end insurer to help them decide whether to insure you and on what terms.

Credit Providers also require specific information to help them assess any credit applications we may facilitate on your behalf.

DIRECT MARKETING

We may use your personal information to identify a product or service that we think you may be interested in. With your consent, we may use the personal information we have collected about you to contact you from time to time, whether by mail, email or telephone, to tell you about new products or services that we believe may be of interest to you.



HOW DO WE HOLD AND PROTECT YOUR INFORMATION?

We store your personal information in hard copy and electronically, including in Microsoft Azure data centres. We take organisational and technological measures to protect your personal information from misuse, interference, loss, and unauthorised access, modification, or disclosure.

We only keep your personal information for as long as necessary for the purpose it was collected or as otherwise required by applicable laws. If we no longer need to hold your personal information for any reason or are no longer required by law to keep it, we will take reasonable steps to de-identify or destroy it. These steps may vary depending on the nature of the information, how it was collected, and how it was stored.



WILL WE DISCLOSE THE INFORMATION WE COLLECT TO ANYONE?

In addition to the circumstances described earlier in this Privacy Policy, we may also disclose your personal information to:

- Financial institutions, other Australian Financial Service Licensees, Insurers, underwriters, underwriting agencies, wholesale brokers and reinsurers (to seek recovery from them or to assist them in assessing insurance risks)
- Premium funders and credit providers to gain quotations on and arrange funding for your insurance premiums
- An investigator, assessor, State or Federal Health Authorities, lawyers, accountants, medical practitioners, hospitals or other professional advisors (for the purposes of investigating or assessing your claim)
- A lawyer or recovery agent (for the purpose of defending an action by a third party against you or to recover costs, including your excess)
- Contractors who supply services to us, e.g. to handle mailings on our behalf
- An immediate family member whom we need to liaise with on your behalf in connection with an insurance claim
- Other companies and their advisers in the event of a sale of the whole or relevant part of our business, merger, acquisition, reorganisation, dissolution or similar event



INFORMATION SENT OVERSEAS

In certain situations, some or all of the Personal Information we hold about you may be disclosed to businesses that operate overseas. This would only occur where the product provider/intermediary is based overseas – e.g. Lloyds of London syndicates or brokers based in the United Kingdom and other overseas-based insurers and intermediaries.

Unless we expressly inform you and obtain your consent to the contrary, we commit to making reasonable enquiries to ensure that these organisations comply with their local privacy legislation where such legislation is comparable to the Australian legislation or to comply with the key components of the Australian Privacy legislation in cases where their local legislation is considered inadequate or non-existent.



HOW CAN YOU ACCESS, CHECK, UPDATE OR CHANGE YOUR INFORMATION?

Upon receipt of a written request from you and enough information to allow us to verify that you have made the request, we will disclose the personal information we hold about you.

In response to your request, we will also investigate and take steps to correct or amend any personal information we hold that we confirm is inaccurate.

If you wish to request access or a correction to the personal information held by us, please write to the Privacy Officer:

avatar@avatarcorp.com.au

Level 14

167 Eagle Street

Brisbane QLD 4000

We do not charge for receiving a request for access to personal information or for complying with a correction request. However, we reserve the right to charge you for all reasonable costs and expenses specifically incurred in meeting your request for information.



COMPLAINTS ABOUT PRIVACY

Should you have a complaint regarding a breach of privacy, please contact our Complaints Officer, who will handle the matter by our formal complaints handling procedures:

avatar@avatarcorp.com.au

Level 2

179 Queen Street

Melbourne VIC 3000

+61 (0) 3 9123 1850

Your complaint can be lodged over the phone, via mail or email, or you may wish to make an appointment with our Complaints Officer at a convenient time and location. We will do everything reasonable to address your complaint.

If dissatisfied with our response, you may complain to the Office of the Australian Information Commissioner (OAIC) via the OAIC website, www.oaic.gov.au.

EUROPEAN RESIDENTS

If you are an individual based in Europe and we offer or provide our products or services to you, or our processing of your personal information will be subject to the GDPR, please review our GDPR notice available [here](#).

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www.avatarbrokers.com

GET IN TOUCH

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