

IBL Limited, trading as Architects Professional Risk Services, Planned Professional Risk Services, Architects Professional Risks Underwriting Agency and Planned Professional Risks Underwriting Agency, is committed to protecting your privacy in accordance with the Privacy Act 1998 (Cth). This Privacy Policy describes our current policies and practices in relation to the handling and use of personal information.

Our contact details for all privacy enquiries:

IBL Limited (AFSL231203)
PO Box 2257, Caulfield Junction, Caulfield North VIC 3161.
Phone: 03 8508 5400 Fax 03 9500 2274
Email: enquiries@professionalriskservices.com.au
Web: www.professionalriskservices.com.au

We encourage you check our website regularly for any updates to our Privacy Policy.

Our website utilises cookies to provide you with a better user experience. Cookies also allow us to identify your browser while you are using our site. They do not identify you. If you do not wish to receive cookies, you can instruct your browser to refuse them.

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 management of your risks. We provide any information that the insurers or intermediaries who we ask to quote for your insurances and premium funding require to enable them to decide whether to insure you and on what terms. Insurers may in turn pass on this information to their reinsurers. Some of these companies are located outside Australia.

When you make a claim under your contract of insurance, we assist you by collecting information about your claim. Sometimes we also need to collect information about you from others. You have the right to refuse us authorisation to collect information about you from third parties. We provide this information to your insurer (or anyone your insurer has appointed to assist it to consider your claim, e.g. loss adjusters, medical advisers etc) to enable it to consider your claim. Again this information may be passed on to reinsurers.

Without your consent we will not collect information about you that reveals your racial or ethnic origin, political opinions, religious or philosophical beliefs or affiliations, membership of professional or trade association, membership of a trade union, details of health, disability, sexual orientation or criminal record. This is subject to some exceptions including when the collection is required by law, when the information is necessary for the establishment, exercise or defence of a legal claim and when we are provided membership lists from partner associations.

We also use your information to send you requested product information and promotional material and to enable us to manage your ongoing requirements, e.g. renewals, and our relationship with you, e.g. invoicing, client surveys etc. We may do so by mail or electronically unless you tell us that you do not wish to receive electronic communications.

We may occasionally notify you about new services and special offers, events or articles we think will be of interest to you. We may send you regular updates by email or by post on insurance matters. If you would rather not receive this information, email or write to us.

We may use your information internally to help us improve our services and help resolve any complaints or problems.

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

We can only fully advise you if we have all relevant information. The insurance laws also require you to provide your insurers with all the information they need in order to be able to decide whether to insure you and on what terms. If you provide inaccurate or incomplete information we may not be able to provide you with the products or services you are seeking.

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 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 electronically on our own servers.

We ensure that your information is safe by restricting access by use of individual logons and passwords. Access is on a need to know basis with only the necessary staff having access to your information.

We take our obligations to protect your information seriously, this includes when we operate throughout Australia and overseas. As part of our operations some uses and disclosures of your information may occur outside your State or Territory and/or outside Australia. In some circumstances we may need to obtain your consent before this occurs.

Will we disclose the information we collect to anyone?

We do not sell, trade, or rent your personal information to others.

We may need to provide your information to contractors who supply services to us, eg to handle mailings on our behalf or to other companies in the event of a corporate sale, merger, reorganisation, dissolution or similar event. However, we will do our best to ensure that they protect your information in the same way that we do.

We may provide your information to others if we are required to do so by law or under some unusual other circumstances which the Privacy Act permits.

The Corporations Act has provided the Australian Securities and Investments Commission with the authority to inspect certain personal information that is kept on our files about you.

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

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.

If you wish to access or correct your personal information please write to our Compliance Manager at the address noted above.

We do not charge for receiving a request for access to personal information or for complying with a correction request. We do not charge for providing access to personal information.

Some exceptions exist under the privacy legislation where we will not provide you with access to your personal information. Should we refuse you access we will provide you with a written explanation of this refusal. If you do not agree with our refusal you may request the decision to be reviewed via our internal complaints handling policy.

Your consent

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

Tell us what you think

We welcome your questions and comments about privacy. If you have any concerns or complaints, please contact our Compliance Manager on the number listed above.

Spam Act

IBL Limited is required to comply with the provisions of the Spam Act 2003 and the Spam regulations 2004. Spam is a generic term used to describe electronic 'junk mail', unwanted messages sent to a person's email account or mobile phone. In Australia, spam is defined as 'unsolicited commercial electronic messages'. 'Electronic messaging' covers emails, instant messaging, SMS and other mobile phone messaging, but does not cover normal voice-to-voice communication by telephone.

IBL Limited complies with the provisions of the Spam Act when sending commercial electronic messages. We make sure that our practices are in accordance with the National Privacy Principles in all activities where they deal with personal information. Personal information includes our clients contact details.

The three key requirements IBL Limited follows to comply with the Act:

- Consent – Commercial messages may only be sent when the consent of the recipient has been obtained, either expressly or implied.
- Identify – Electronic messages will include clear and accurate information about the person and the trading division that is responsible for sending the commercial electronic message.
- Unsubscribe – We ensure that a functioning unsubscribe facility is included in all commercial electronic messages and action unsubscribe requests promptly. We also maintain a register of those individuals not wanting direct marketing material.

Your Consent

Commercial messages will only be sent to you when you have given consent. This may be express consent, a direct indication that it is okay to send the message, or messages of that nature or inferred consent based on our business or other relationship with you and your conduct.