



## Our Privacy Policy

We abide by the Federal Privacy Act and the National Privacy Principles (NPPs), which set out standards for the collection, use, disclosure and handling of personal information.

'Personal Information' means any information that can identify an individual.

'Our', 'Us' and 'We' refers to Cardell Insurance Agencies Limited, which trades as Australian Seniors Insurance Agency, ABN 48 097 746 391, of PO Box 418 Bentleigh East VIC 3165.

'You', 'Your' and 'Yourself' refers to our customers and prospective customers. It also refers generally to users of our web site.

Our Privacy Policy applies to any personal information we collect, use or disclose after 22nd November 2004.

### How and why we collect personal information

We collect personal information to be able to provide our services to you.

We collect personal information either directly from you or indirectly from third parties. For example, you may not only provide us with information on yourself for the purpose of obtaining our services but also on other individuals to be insured who you represent. We may obtain personal information from past insurers, witnesses to claims, and publicly available sources etc.

We also use this information to assist us in developing and identifying products and services that may interest our clients, conduct market or customer satisfaction research, develop, establish and administer alliances and other arrangements with other organisations in relation to the promotion, administration and use of our respective products and services.

### How we use and disclose personal information

We do not use or disclose personal information for any purpose that is unrelated to the services we provide to you and that you would not reasonably expect us to do in the provision of these service (except with your consent).

We have a duty to maintain the confidentiality of your affairs, including your personal information. Our duty of confidentiality applies except where disclosure of your personal information is with your consent or we are compelled to do so by the law.

We may disclose your personal information to third parties who assist us or are involved in the provision of our services to you.

We take reasonable steps to ensure that your personal information is accurate, complete, and up-to-date whenever we collect, use or disclose it.

## What we expect of you

When you provide us with personal information about other individuals, we rely on you to have made them aware that you will or may provide their information to us, the purposes we use it for, the types of third parties we disclose it to and how they can access it (as described in this document). If it is sensitive information we rely on you to have obtained their consent to the above. **If you have not done either of these things, you must tell us before you provide the relevant information.**

## Security of your personal information

We endeavor to protect any personal information that we hold from misuse and loss, and to protect it from unauthorised access, modification and disclosure.

## Transfer of information overseas

We may transfer your personal information overseas where it is necessary to provide our service to you.

## Opting out

If we send you any information about services or products, or you do not want us to disclose your personal information to any other organisation (including related bodies corporate) you can opt out by contacting us directly. (Details below)

## How to contact us

If you wish to gain access to your personal information, or you want us to correct or update it, or you have a complaint about a breach of your privacy, or any other query relating to our Privacy Policy, contact us directly during business hours at:

**Telephone:** (03) 9503 5544

**Mail:** Australian Seniors Insurance Agency  
PO Box 418  
Bentleigh East VIC 3165

**Fax:** (03) 9503 5544

**E-Mail:** [mail@seniors.com.au](mailto:mail@seniors.com.au)

We will respond to your query or complaint as soon as possible and will try to resolve any complaint within [5] working days. If this is not possible, we will contact you within that time to let you know how long we estimate that it will take to resolve your complaint.

**Issue date: 1 October 2009**

Authorised for issue by:



Cardell Insurance Agencies Pty Ltd t/a  
Australian Seniors Insurance Agency