

Privacy Policy Statement



Risk Assist
Australia

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Privacy Policy

At Risk Assist Australia, we are committed to protecting your privacy.

We are committed to protecting your privacy and confidentiality in accordance with the Privacy Act 1988 (Cth) including the Privacy Amendment (Enhancing Privacy Protection) Act 2012, and it is one of our prime concerns that any personal or sensitive information you provide to us is not used for any other purpose than that intended and expected by you.

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

How and why we collect personal information

We collect personal information either directly from the relevant individuals or indirectly from third parties. Collection will only be by lawful and fair means and not in an unreasonably intrusive manner. We will not collect personal information unless the information is necessary for legitimate functions or activities, to enable us to provide our various services or products. These include insurance broking, claims management, risk management consulting, as well as other forms of insurance services such as underwriting and reinsurance. We may also obtain personal information from past insurers, witnesses to claims, health care workers and publicly available sources etc.



How we use and disclose personal information

We do not use or disclose personal information for any purpose that is unrelated to our services and that you would not reasonably expect (except with your consent). We have a duty to maintain the confidentiality of our clients' affairs, including personal information. This duty applies except where disclosure of your personal information is with your consent or compelled by law.

We may disclose personal information to other organisations where we believe it is necessary to assist them and us in arranging and managing your insurance needs. If the required personal information is not provided, we or any involved third parties may not be able to provide appropriate services. Recipients will typically be insurers, reinsurers, other insurance intermediaries and reference bureaus, accountants, employers, health workers/ medical practitioners, investigators, solicitors, loss adjusters, state or federal health authorities, mortgagees, regulatory bodies and interested parties, other professional advisers, and suppliers or repairers, for the purposes of assisting us and them in providing relevant services and products. We may also disclose personal information to purchasers of our business or related companies, to organisations which conduct customer service surveys on our behalf, and to people listed as co-insured on your policy and to family members or agents authorised by you.

By providing your personal information to us, you consent to us making these disclosures. Where your personal information is concerned, we will seek to ensure that the information is held, used or disclosed consistently with the National Privacy Principles and other applicable privacy laws and codes. We take reasonable steps to ensure that your personal information is accurate, complete, and up-to-date whenever we collect or use or disclose it.

Transfer of information overseas

We may transfer your personal information overseas where it is necessary to provide our service. For example, we sometimes use the internet to collect and process information. In addition, some insurers or reinsurers are based overseas and we need to provide your personal information to them to arrange your cover. However this will not occur without your permission unless the country is subject to a comparable privacy scheme.

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 notifying us in writing or calling us by phone.





What we expect of you and third parties we deal with

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 this, you must tell us before you provide the relevant information. If we give you personal information, you and your representatives must only use it for the purposes we agree to. Where relevant you must meet the requirements of the National Privacy Principles set out in the Privacy Act 1988, when you collect, use, and handle personal information on our behalf. You must also ensure that your agents, employees and contractors meet all of these requirements.

Security of your personal information

We may store your personal information electronically or in hard copy. We endeavour to protect any personal information that we hold from misuse and loss and from unauthorised access, modification and disclosure. We maintain computer and network security, e.g. the use of firewalls (internet security) and other security systems such as user identifiers and passwords to control access to computer systems.

Access to your personal information

You may access your personal information held by us and you may let us know if you believe it to be inaccurate, incomplete or out of date. No fee will be charged by us for an access request. However we may charge the reasonable cost of complying with the access request.

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 or any other query relating to our Privacy Policy, please contact our Privacy Officer during business hours:

Privacy Officer
Risk Assist Australia.

Mail: Po Box 8298,
Baulkham Hills BC NSW 2135

Phone: 02 9622 0018

Email: enquiries@riskaa.com.au