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## Data Protection and Privacy Policy

Coverforce HoldCo Pty Ltd and all of its subsidiaries and related entities  
ABN 50 646 558 223

Date issued: 15 February 2023

Version: 1.2

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## WHO DOES THIS DATA PROTECTION AND PRIVACY POLICY APPLY TO?

This Data Protection and Privacy Policy (the **Policy**) applies to Coverforce HoldCo Pty Ltd (ABN 50 646 558 223) and all of its related subsidiaries and entities, including but not limited to:

1. Coverforce Pty Limited (ABN 31 067 079 261) (AFSL: 238874);
2. Coverforce Insurance Broking Pty Ltd (ABN 11 118 883 542) (AFSL: 302522);
3. Coverforce Partners Pty Ltd (ABN 57 089 245 465) (AFSL: 245377);
4. Westminster Broking House Pty Ltd (ACN 008 908 852) (AFSL: 237466)
5. Coverforce Complete Insurance Brokers Pty Ltd (ACN 006 125 668) (AFSL: 246584); and
6. Thomas Insurance Brokers Pty Ltd (ACN 007 745 566) (AFSL 221218).

(Collectively, the **Coverforce Group**).

'you' and 'your' refer to you as the person whose personal information may be collected, used and maintained by the Coverforce Group.

## WHAT DOES THIS POLICY COVER?

The Coverforce Group is committed to protecting your privacy in accordance with the *Privacy Act 1988* (Cth) (the **Act**) and the Australian Privacy Principles (the **Principles**).

This Policy governs how the Coverforce Group handles privacy, data security and information risk. Specifically, it governs how the Coverforce Group manages the collection, handling, use and disclosure of personal and sensitive information. It also provides information on how you can report a breach of the Australian privacy laws, how you can access any personal information that the Coverforce Group holds and how to have that information corrected (if required).

The Coverforce Group acknowledges the importance of protecting privacy through a

proactive approach, to eliminate potential data privacy threats.

The Privacy Legislation Amendment (Enforcement and Other Measures) Bill 2022 (the Bill), expands the application of the **Act** and is reflective of a proactive approach to privacy.

The Bill enables the Australian Information Commissioner's (OAIC) enforcement and information sharing powers, where there is serious or repeated interferences with privacy. Hence, the importance of a proactive approach in protecting Coverforce's data and security practices.

## WHAT INFORMATION DOES THE COVERFORCE GROUP COLLECT AND HOW IS IT USED?

The Coverforce Group collects personal information directly from a relevant individual or indirectly from a third party.

Personal information is "information or an opinion about an identified individual, or an individual who is reasonably identifiable, whether the information or opinion is true or not and whether recorded in a material form or not."

Sensitive information is a "*more sensitive subset of personal information, which includes your health information, criminal history, racial or ethnic origin, sexual orientation etc.*"

The collection of personal information may include obtaining information from a previous insurer, broker, publicly available resources, health care providers or other persons that have a business relationship with you.

When the Coverforce Group arranges insurance on your behalf, the Coverforce Group will ask you for the information needed to advise you about your insurance needs and management of your risks. This can include a broad range of information including your name, address, contact details, age, and personal affairs such as assets, personal belongings, financial situation, health and wellbeing.

The Coverforce Group may provide this information to insurers or intermediaries who will be asked to quote for your

insurances and premium funding to enable them to decide whether to insure you and on what terms, or to fund your premium and on what terms.

Insurers may in turn pass this personal information on to their reinsurers. Some of these companies are located outside of Australia. For example, if the Coverforce Group seek insurance terms from an overseas insurer (e.g. Lloyd's of London), your personal information may be disclosed to the insurer. If this is likely to happen, the Coverforce Group will inform you of where the insurer is located (if it is possible to do so).

When you make a claim under your policy, the Coverforce Group will assist you by collecting personal information about your claim. At certain times, the Coverforce Group may need to collect personal information about you from others. The Coverforce Group will then provide this information to your insurer (or anyone that your insurer has appointed to assist in the consideration of your claim e.g. loss adjusters, medical brokers, lawyer etc.) to enable the insurer to consider your claim. The Coverforce Group reiterates that this personal information may then be passed on to reinsurers.

At certain points in time, the Coverforce Group may use your contact details to send you direct marketing communications including offers, updates and newsletters that are relevant to the services that the Coverforce Group provides. The Coverforce Group will always provide you with the option of electing not to receive these communications in the future. You are able to unsubscribe by notifying the Coverforce Group so that this information is no longer sent to you.

You may be able to deal with the Coverforce Group at certain times without identifying yourself (i.e. anonymously or by using a pseudonym) such as when making a general enquiry relating to the services that the Coverforce Group offers. If you wish to do so, please contact the Coverforce Group to determine whether or not this is practicable in your circumstances. If you do not provide relevant information that the Coverforce Group needs, the Coverforce Group or any of their third party providers

may not be able to provide you with the appropriate services.

## **WHY DOES THE COVERFORCE GROUP COLLECT YOUR PERSONAL INFORMATION?**

The Coverforce Group collects your personal information (including sensitive information) so that the Coverforce Group can:

1. underwrite and administer your insurance cover;
2. advise you about and determine what other service or products the Coverforce Group can:
  - a. provide to you; or
  - b. that may be of interest to you.
3. identify you and conduct the necessary checks;
4. issue, manage and administer services and products provided to you or others, including processing requests for quotes, applications for insurance, underwriting and pricing policies, issuing you with a policy, managing claims, claims investigation, handling and settlement;
5. maintain and improve the Coverforce Group's services and products;
6. make special offers or offer other services and products provided by the Coverforce Group or those that the Coverforce Group has an association with that may be of interest to you.

## **HOW THE COVERFORCE GROUP COLLECTS YOUR PERSONAL INFORMATION?**

The Coverforce Group may collect personal information in a number of ways, including but not limited to:

1. directly, from the Coverforce Group website, telephone, in writing or email; and/or
2. indirectly from third parties, if required. For example, your employer or

Coverforce Group broker may provide information about you for the purpose of obtaining the Coverforce Group broking services. The Coverforce Group may also obtain personal information from referees or references, underwriters, premium funders and other service providers or publicly from available sources.

## **WEBSITE INFORMATION AND CONTENT**

*Anonymous data* – The Coverforce Group use technology to collect anonymous information about the use of the Coverforce Group website. For example, when you browse the website the service provider logs 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 and the Coverforce Group only use this information for statistical purposes and to improve the content and functionality of our website, to better understand clients and markets and to improve the Coverforce Group services.

*Cookies* – In order to collect this anonymous data the Coverforce Group may use “cookies”. Cookies are small pieces of information which are sent to your browser and stored on your computer’s hard drive. Sometimes they identify users where the website requires information to be retained from one page to the next. This is purely to increase the functionality of the site. Cookies by themselves cannot be used to discover the identity of the user.

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. Cookies may be stored for up to 5 years after you leave the website. The Coverforce Group collects and uses these cookies to detect repeat visitors or store small amounts of data collected while users are on the site (website preferences, session variables, etc.) to better serve customers next time they visit, or to improve the experiences of customers.

*Forms* – The website allows visitors to submit information via self-service forms (claim forms, employment and contact request). The information submitted via the

forms is not encrypted – an option is available for claim forms to be downloaded in PDF format for faxing.

Should you be concerned about confidentiality of the claim information, this would be the recommended method.

Information collected via on-line forms is sent to the Coverforce Group offices via email (not encrypted) and is also stored on a database which is accessible by staff only (password protected).

The Coverforce Group also use your information to send you requested product information and promotional material and to enable the Coverforce Group to manage your ongoing requirements e.g. renewals, relationship with you, e.g. invoicing, client surveys etc.

The Coverforce Group may occasionally notify you through direct marketing about new services and special offers, events or articles we think will be of interest to you. The Coverforce Group may send you regular updates by email or by post on insurance matters. If you would rather not receive this information or do not wish to receive it electronically, email or write to the Coverforce Group via the contact details below.

The Coverforce Group may use your information internally to help the Coverforce Group improve our services and help resolve any problems.

## **WHAT IF YOU DO NOT PROVIDE SOME INFORMATION TO THE COVERFORCE GROUP?**

The Coverforce Group can only fully advise you and assist in arranging your insurance or with a claim if the Coverforce Group is provided with all of the relevant information.

Under the Insurance Contracts Act 1984 you have an obligation to disclose certain information. Failure to disclose such information may result in the Coverforce Group declining cover, a cancellation of your insurance cover or reducing the level of cover or declining claims.

If you choose not to provide the Coverforce Group with the information that has been requested, the Coverforce Group may not be able to provide you with the Coverforce

Group's services of products or properly manage and administer services and products provided to you or others.

## **DISCLOSURE OF YOUR PERSONAL INFORMATION**

Where appropriate the Coverforce Group will disclose your personal information to:

1. the Coverforce Group related entities, brokers or third parties as is required in order to provide the Coverforce Group services, including the Coverforce Group external service providers, such as payment system operators, accountants and other advisers and financial institutions;
2. if you are a broker, to insurers, reinsurers, or other insurance intermediaries, insurance reference bureaus and industry bodies and groups; and
3. any other entities notified to you at the time of collection.

Other than when required or permitted by law, as specified in this policy or where you have provided your consent, the Coverforce Group will not disclose your personal information. Nothing in this policy will prevent the Coverforce Group from using and disclosing to others de-personalised aggregated data.

## **DISCLOSURE OF YOUR PERSONAL INFORMATION TO FOREIGN INSURERS**

If you ask the Coverforce Group to seek insurance terms and the Coverforce Group subsequently recommends an overseas insurer, the Coverforce Group may be required to disclose the information to the insurer located outside of Australia. For example, if the Coverforce Group recommends a policy that is provided by Lloyd's of London, your personal information may be provided to the Lloyd's broker and underwriters at Lloyd's of London to make a decision about whether to insure you.

The Coverforce Group will inform you at the time of advising on your insurance if we are required to disclose your personal

information overseas and the country that the Coverforce Group will be disclosing the information to. If the overseas insurer is not regulated by Australian law or by laws which protects your personal information in a way that is similar to the Act, the Coverforce Group will seek your consent prior to disclosing that information to that overseas insurer.

Australian and overseas insurers acquire reinsurance from reinsurance companies that are located internationally. In some cases, your personal information may be disclosed to them for assessment of risks and in order to provide reinsurance to your insurer. The Coverforce Group does not make this disclosure as this will be made by the insurer (if necessary) for the placement of their reinsurance program.

## **YOUR OBLIGATIONS WHEN YOU PROVIDE PERSONAL INFORMATION OF OTHERS**

You must not provide the Coverforce Group with personal information (including sensitive information) of any other individual (including any of your employees or clients if you are a broker) unless you have the express consent of the individual to do so. If you do provide the Coverforce Group with personal information of an individual, before doing so you are required to do the following:

1. tell the individual that you will be providing their information to the Coverforce Group and that the Coverforce Group will handle their information in accordance with this policy;
2. provide that individual with a copy of (or refer them to) this policy; and
3. warrant that you have the individuals consent to provide their information to the Coverforce Group.

## **ADDITIONAL CIRCUMSTANCES WHERE PERSONAL INFORMATION MAY BE DISCLOSED**

The Coverforce Group may also be required by law to disclose your personal information. Such circumstances where this will occur will include compliance with a court order, warrant, subpoena or additional legal requirements from time to time.

## **PROTECTION OF PERSONAL INFORMATION**

The Coverforce Group strives to maintain the reliability, accuracy, completeness and currency of the personal information that the Coverforce Group holds. At all times the Coverforce Group strives to protect the privacy and the security of the personal information that it holds. The Coverforce Group maintains and stores personal information only for so 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.

The Coverforce Group holds the personal information that is collected initially in a working file which is electronically stored. Any paper, other than the original documents that the Coverforce Group is legally obliged to maintain in an original format, will be destroyed in the Coverforce Group on-site shredder. In a number of cases, your file will be archived and sent to an external data storage provider for a period of time. The Coverforce Group only use storage providers who are located in Australia and who are regulated by the Act.

The Coverforce Group ensures that the information is safe by protecting it from unauthorised access, modification and disclosure. The Coverforce Group maintains physical security over all paper and electronic data that is stored on the premises, by using locks and security systems. The Coverforce Group also maintains computer and network security. An example of this is that we use firewalls (security measures for the internet) and other security systems such as user identifiers and passwords to control access to computer systems where your information is stored.

## **DISCLOSURE OF PERSONAL INFORMATION**

In the course of underwriting and administering your policy as well as providing services to you, the Coverforce Group may disclose your information to entities which the Coverforce Group is related to. The Coverforce Group does not sell, trade or rent your personal information with others.

The Coverforce Group may need to provide your personal information to contractors who supply services to the Coverforce Group. For example, to handle mailings on behalf of the Coverforce Group, external data storage providers or to other companies in the event of a corporate sale, merger, reorganisation, dissolution or similar event. The Coverforce Group will take all reasonable measures to ensure that your personal information is protected as per the requirements of the Act.

The Coverforce Group may provide your personal information to others if required by law and other circumstances which the Act permits the Coverforce Group to do.

## **NOTIFIABLE DATA BREACHES SCHEME**

The notifiable data breaches scheme under Part IIIC of the **Act** established requirements for entities to respond to data breaches. The Bill highlights the importance of compliance with data security, by providing the OAIC with increased enforcement controls to ensure compliance. An example of this is that the OAIC is able to conduct assessments on an entity's compliance with the scheme, regardless of if a breach has occurred or not. Additionally, the OAIC may share information about such breaches if it is deemed in the public interest.

The Coverforce Group has data breach notification obligations when a data breach is likely to result in serious harm to any individual whose personal information is involved in the breach.

The data breaches that require notification if they are likely to result in serious harm to the individual that is affected. These are referred to as 'eligible data breaches'. There are some exceptions which may

mean that notifications are not required for certain eligible data breaches.

An eligible data breach will occur when:

1. there is unauthorised access to or unauthorised disclosure of personal information, or a loss of personal information, that an entity holds;
2. this is likely to result in serious harm to one or more individuals; and
3. the entity has not been able to prevent the likely risk of serious harm with remedial action.

Unauthorised access of personal information occurs when personal information that an entity holds is accessed by someone who is not permitted to have access. This includes unauthorised access by an employee of the entity or an independent contractor, as well as unauthorised access by an external third party (such as by hacking).

Unauthorised disclosure occurs when an entity, whether intentionally or unintentionally, makes personal information accessible or visible to others outside the entity, and releases that information from its effective control in a way that is not permitted by the *Act*.

Loss refers to accidental or inadvertent loss of personal information held by an entity in circumstances where it is likely to result in unauthorised access or disclosure.

To assess whether serious harm is likely it must be determined that from the perspective of a reasonable person the data breach would likely result in serious harm to an individual whose personal information was part of the data breach. Serious harm is not defined in the act however it could refer to serious physical, psychological, emotional, financial or reputational harm.

Agencies and organisations that suspect an eligible data breach may have occurred must take a reasonable and expeditious assessment to determine if the data breach is likely to result in serious harm to any individual that is affected.

When an agency or organisation is aware of reasonable grounds to believe an eligible data breach has occurred, they are obligated to promptly notify individuals at likely risk of serious harm. The OAIC must also be notified through a statement about the eligible data breach.

The notification to affected individuals and the OAIC must include the following information:

1. the identity and contact details of the organisation;
2. a description of the data breach;
3. the kinds of information concerned; and
4. recommendations about the steps individuals should take in response to the data breach.

The notifiable data breach form can be found at the following link on the Australian Government website (as amended from time to time):

<https://forms.uat.business.gov.au/smartform/s/landing.htm?formCode=OAIC-NDB>

## **ACCURACY, ACCESS AND CORRECTION OF YOUR PERSONAL INFORMATION**

The Coverforce Group takes reasonable steps to ensure that your personal information is accurate, complete and up-to-date whenever the Coverforce Group collects, uses or discloses it. The Coverforce Group will rely on you to advise of any changes to your personal information. All personal information identified as being incorrect is updated in our database and, where applicable and appropriate, on the Coverforce Group website.

If you have concerns about whether the Coverforce Group has complied with the *Act* or this policy when collecting or handling your personal information, please write to the Coverforce Group Privacy Officer:

**Compliance and Risk Officer**  
c/- Coverforce Holdings Pty Ltd

Level 26, Tower One International Towers,  
100 Barangaroo Avenue,  
Barangaroo NSW 2000

T (02) 9376 7888

E [compliance@coverforce.com.au](mailto:compliance@coverforce.com.au)

W [www.coverforce.com.au](http://www.coverforce.com.au)

Your complaint will be considered by the Coverforce Group through the internal complaints resolution process and the Coverforce Group will try to respond with a decision within 30 days of the complaint being made

### **CHECKING, UPDATING AND CORRECTION OF YOUR PERSONAL INFORMATION**

Upon receipt of your written request and information, the Coverforce Group will disclose to you the personal information that the Coverforce Group holds about you. The Coverforce Group will also correct, amend or delete any personal information that the Coverforce Group believes is inaccurate, irrelevant, out of date or incomplete. If you wish to access or correct your personal information, please write directly to the Coverforce Group Compliance and Risk Officer:

#### **Compliance and Risk Officer**

c/- Coverforce HoldCo Pty Ltd

Level 26, Tower One International Towers,  
100 Barangaroo Avenue,  
Barangaroo NSW 2000

The Coverforce Group does not charge for receiving a request for access to personal information or complying with a correction request. Where the information that has been requested is not a straightforward issue and will involve a considerable amount of time then a charge will need to be confirmed for responding to the request for information.

In limited cases, the Coverforce Group may be required to refuse access to your personal information or refuse a request for a correction. The Coverforce Group will advise you as soon as possible after your request if this is the case and the reasons for the refusal.

### **CLIENT CONSENT**

By asking the Coverforce Group to assist with their insurance needs, clients consent to the collection and use of the information that they have provided to the Coverforce Group for the purposes that are described above.

### **RESPONSIBILITY AND REVIEW**

The Coverforce Group Legal Counsel in conjunction with the Compliance Committee is responsible for review and updating of the Data Protection and Privacy Policy. This policy will also be subject to a formal review every two years or earlier as required.



 [facebook.com/coverforce](https://facebook.com/coverforce)

 [twitter.com/coverforce](https://twitter.com/coverforce)

 [youtube.com/coverforceaustralia](https://youtube.com/coverforceaustralia)

 [linkedin.com/company/coverforce](https://linkedin.com/company/coverforce)

For more information

 1 3000 COVER

 [coverforce.com.au](https://coverforce.com.au)

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