

Privacy Policy



Summit Prestige Home Insurance is a registered trading name of
SRS Underwriting Agency Pty Ltd
ABN 89 113 929 516 AFS Licence No 290518
Level 3, 77 King St
SYDNEY NSW 2000

Introduction

This Privacy Policy outlines how SRS Underwriting Agency Pty Ltd trading as Summit Prestige Home Insurance, (“we”, “our”, “us”), ABN 89 113 929 516, AFS Licence No. 290518, manage Personal Information we collect, use, disclose or handle about individuals. We strive to provide the best possible General Insurance solutions. To maintain this, we need to make sure we use Personal Information as efficiently as possible.

Personal Information

Personal Information is essentially information or an opinion about a living individual whose identity is apparent or can reasonably be ascertained from the information.

Why we need to collect your Personal Information

We need to collect Personal Information about you to be able to provide our insurance services to you, either through your insurance adviser or directly to you in some instances. We also need to identify you from other individuals who may attempt to gain unauthorised access to your Personal Information.

Collection of Personal Information

Before we collect any Personal Information about you, we will identify ourselves by stating our representative’s name and our trading or company name. We will advise of the purpose for the collection of this Personal Information and collect it only if it is relevant to our services. You can choose not to disclose this information to us; however, if you do so, we may not be able to offer you or your insurance adviser the services you seek.

When you provide us Personal Information about others, we rely on you to make them aware that you have or will provide their Personal Information to us, the types of third parties we may provide it to, the purposes we and such third parties use it for, and how it can be accessed. If it is sensitive information, we rely on you to have obtained their consent on these matters. If you have not or will not action these requirements, you must tell us before you provide us the relevant information.

Our agents and service providers

We respect your privacy and ensure to the extent possible that our agents and service providers are aware of their obligations under the Privacy Act.

Use and disclosure of your Personal Information

We will not use or disclose Personal Information for any purpose that is unrelated to our services nor will we sell your information to a third party.

Examples of entities to which we may disclose your Personal Information include but are not limited to :- Our directors and employees; insurers and/or reinsurers; your insurance intermediary; our service providers such as loss adjusters, solicitors, investigators, and tradespersons.

We may be required or authorised by law to disclose your Personal Information. For example, we may disclose to a Court in response to a subpoena, to the Australian Taxation Office following a direction issued under taxation laws.

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Data Security

We have procedures in place to guard your Personal Information:

- Our computer systems are protected by firewall software, which is intended to deny access to unauthorised people trying to access our services from an outside connection.
- All computer workstations are password protected, with all users entering into confidentiality agreements with us.

We will also take reasonable steps to destroy or permanently de-identify your Personal Information if it is no longer needed for any purpose for which the information was originally collected.

Data Quality

We will take reasonable steps to ensure that the Personal Information we collect, use or disclose is accurate, complete and up-to-date.

Access and Correction of Personal Information

We will allow you access to information about you that we have relied upon in assessing your application or handling your claim and an opportunity to correct any mistakes or inaccuracies. Where an error or mistake is identified, we will initiate action to correct it.

We may reasonably refuse you access to your Personal Information in a number of special circumstances. We will give you reason(s) for any such refusal and provide our reason(s) in writing upon request. Some possible reasons include:

- The information may relate to existing or anticipated legal proceedings.
- Denying access is required or authorised by law.
- When the request for access is regarded as frivolous or vexatious.

However, you will have the right to request us to review our decision through our formal complaints handling process.

Identifiers

We do not use Commonwealth identifiers as a means by which you prove your identity. These Commonwealth identifiers include identification numbers such as your Tax File Number (TFN) or Medicare number.

Overseas data transfer

We hold Non-Marine Underwriting facilities through Lloyd's of London and domestic facilities with Australian General Insurers. If your policy is to be placed with Lloyd's of London, the required Personal Information will be passed overseas with your consent or where we have taken reasonable steps to ensure the recipient will not hold, use or disclose the information in a manner inconsistent with the Privacy Act.

Sensitive Information

We will not collect Sensitive Information about you unless you have consented or we are required to by law.

Examples of Sensitive Information include, but are not limited to:

- Ethnic or racial origin.
- Political opinions.
- Religious beliefs.
- Sexual preferences.
- Criminal record.
- Health data.

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To enable us to give the best possible service, we may need to collect Sensitive Information from you. You will be told why this information is required and you have the right to refuse; however, your refusal may affect the service we are trying to provide for you.

Updates to this Policy

Any updates to this Privacy Policy will be reflected in any subsequent Privacy Policy denoting the current Version and placed on our website at www.summitinsurance.com.au, or you can request a copy from us.

Your consent

By you or someone acting on your behalf asking us to provide our services, you consent to the collection and use of the Personal Information provided to us and for the purposes described in this Privacy Policy.

Access and Contact Details

Request for Access: You may lodge a request to gain access to your Personal Information by contacting our Privacy Officer.

Enquiries or Complaints: If you have any questions, concerns or complaints about the way we handle your Personal Information, simply contact our Privacy Officer.

Telephone: 07 3002 3000

Email: privacy@summitinsurance.com.au

Writing to: Privacy Information
SRS Underwriting Agency Pty Ltd t/as Summit Prestige Home Insurance
GPO Box 1635
Brisbane QLD 4001

If you remain dissatisfied with the way we have dealt with your complaint, you can refer the matter to The Office of the Privacy Commissioner by telephone or in writing:

Telephone: 1300 363 992

Writing to: The Director of Complaints
The Office of the Privacy Commissioner
GPO Box 5218
Sydney NSW 1042

For further information, see www.privacy.gov.au