

Integrity Car Care Pty Ltd

Privacy Policy

This policy was last updated on 15 September 2022. We are bound by the Australian Privacy Principles in the *Privacy Act 1988* (Cth) when we collect and handle your personal information (any information or opinion about an identified individual, or an individual who is reasonably identifiable).

We only collect personal information by lawful and fair means. We generally collect personal information directly from you, when you visit our website, fill out an application or administrative form, or where you provide information to us over the phone, by email, or in person. We may collect personal information about you from third parties such as a motor dealer or a repairer. If we receive personal information about you that we have not requested, and if we determine that we could not have lawfully collected that information under the privacy law if we had requested it, we will destroy or de-identify the information, if it is lawful and reasonable to do so. Laws such as the *Corporations Act 2001* (Cth) and the *Financial Sector (Collection of Data) Act* (Cth) may require us to collect and hold personal information in relation to the products that we provide.

We collect personal information for the purpose of providing insurance or warranty cover (including discretionary cover), including arranging your product, policy administration and claims handling. We also collect your personal information to conduct market or customer satisfaction research and to develop and identify products and services that may interest you. If you no longer wish to receive these offers, or such information, you may opt out at any time, or request that we no longer send marketing materials to you, by emailing us at admin@iwarranty.com.au or by "unsubscribing" from email marketing messages.

We disclose personal information to persons we deal with in providing our services to you, for example, reinsurers or indemnity providers, insurance intermediaries, insurance reference bureaus, credit reference bodies, our and your advisors and those involved in the claims handling process, for the purposes of assisting us and them in providing relevant services and products, and for the purposes of litigation. We limit the use and disclosure of any personal information provided by us to them to the specific purpose for which it is supplied. By providing your personal information to us, you consent to us making these disclosures. You have the right to refuse to provide us with personal information, however, without this information, we may not be able to provide you with the services you require.

We take all reasonable steps to ensure that these organisations are bound by confidentiality and privacy obligations with respect to the protection of your personal information.

We do not usually store or process any personal information outside Australia. However, in the event of a claim under some products (as disclosed in the product disclosure statement) information may be held in South Africa, India or New Zealand.

When you give us personal information about other individuals, we rely on you to have made or make them aware that you will or may provide their information to us and the types of third parties we may provide it to, the relevant purposes we and the third parties will use it for, and how they can access it. If you have not done or will not do either of these things, you must tell us before you provide the relevant information.

If you would like a copy of this Privacy Policy, or would like to seek access to or correct your personal information you may do so at any time by contacting Integrity directly on admin@iwarranty.com.au

Your personal information may be stored in paper-based or electronically in our systems. We meet current industry standards in respect of information protection, including ensuring that your personal information which is kept in our files is protected from misuse, interference and loss and unauthorised access, modification or disclosure. We will notify you of any breach of security which may result in unauthorised access to your information.



You may request access to the personal information we hold about you by contacting us. We will respond to any request for access to your personal information within a reasonable time. If we refuse access, we will provide you with a written notice which sets out the reasons for the refusal. You may not obtain access to information relating to existing or anticipated legal proceedings between you and us, where the request for access is frivolous or vexatious, where access might threaten the privacy of others or where access would be unlawful or prejudicial to law enforcement.

Accuracy and correcting or updating your details

We take reasonable steps to make sure that the personal information that we collect, use or disclose is accurate, complete and up-to-date. However, if you believe that your information is incorrect, incomplete or not current, you can request that we correct or update your personal information by contacting us.

We will deal with your request to correct your personal information within a reasonable time. If we do not agree with the corrections that you have requested, we are not obliged to alter your personal information accordingly. However, where we refuse to correct any personal information as requested by you, we will usually provide written reasons.

Questions and complaints

If you have any questions, concerns or complaints about this Privacy Policy, or our use of your personal information, please contact us on admin@iwarranty.com.au

You can also contact us if you believe that the privacy of your personal information has been compromised or is not adequately protected.

Once a complaint has been lodged, we will respond to you as soon as possible, and we endeavour to respond to complaints within 30 days of receiving all information necessary to consider them. If we have not responded to a complaint within 30 days of your complaint, we will usually make contact to let you know when a response should be expected. If you are not satisfied with the response that you receive, please let us know and we will investigate the matter further and respond to you.

You may also lodge a complaint with the Office of the Australian Information Commissioner by telephone:

1300 363 992 or email: enquiries@oaic.gov.au

Our contact details

You can contact us:

- > by mail: **Integrity Car Care Pty Ltd, PO Box 9482 Traralgon Victoria 3844 Australia**
- > by telephone: **(03) 9723 6177**
- > by fax: **(03) 9723 1564**
- > by email: admin@iwarranty.com.au or
- > through our website: www.iwarranty.com.au

