



Privacy Policy

(Effective 30 December 2015)

Because integrity is at the heart of Doctors' Choice Medical Indemnity Advisers Pty Ltd (Doctors Choice), your privacy is not just important to us, it's one of our prime concerns. So it was an obvious choice for us to opt-in to be covered by the *Privacy Act 1988* (Cth) which makes public our commitment to good privacy practice.

Part of that commitment is being open and transparent in our management of your personal information. This Privacy Policy outlines our current policies and practices in relation to the collection, handling and use of your personal information.

Dealing with us anonymously

You may deal with us anonymously to make general inquiries about the services we can offer you. However, you will need to identify yourself if you wish us to provide our services to you.

Collection of your personal information

We only collect from you and hold personal information which is necessary to advise and assist you with your medical indemnity insurance needs. This will primarily be your name, address, contact details, date of birth, qualifications, practice details such as specialty and gross annual billings, your indemnity history and your claims history.

Doctors' Choice collects this information directly from you primarily through the use of forms but also correspondence and when you have called us or used our website. Sometimes we will collect information from your previous insurers but only with your written consent. An example of this is collecting your claims history from your previous insurer.

We will also obtain personal information from publicly available information e.g. in the event we can't get hold of you before an insurance renewal and need to update your contact details.

Disclosure of your personal information

The personal information you provide to us will not be used for any purpose other than that intended and expected by you. We do not sell, rent or trade your personal information.

We will disclose your personal information:

- to Australian medical indemnity insurance companies (and their representatives) in order to obtain quotes for and arrange your medical indemnity insurance. We will only disclose the personal information which those insurers need in order to assess whether to accept your insurance risk and, if so, on what terms
- if you provide written consent, to your previous medical indemnity insurer in order to obtain your claims history
- if you instruct us to arrange premium funding on your behalf, to premium funding providers in order to obtain quotations on and arrange funding of your insurance premiums
- to courts and regulatory authorities as required by law
- to third parties who assist us to provide services to our clients. For example, we might supply your personal information to our mail house in order to mail out insurance documentation to you.

Our agreements with insurers, premium funding providers and third party service providers include privacy obligations.

Overseas disclosure of personal information

We do not disclose your personal information to overseas entities with the exception of:

- if you were previously insured overseas and we request, with your written consent, your claims history from the overseas insurer
- where we utilise cloud computing services that are situated outside Australia.

In all such cases, we commit to making reasonable enquiries to ensure that these organisations comply with their local privacy legislation (if comparable to Australian legislation) or the key components of Australian Privacy legislation if their local legislation is inadequate.

Storage and security of your personal information

Your personal information is held electronically in our Customer Relationship Management (“CRM”) system. Where you provide your personal information in a hardcopy form, we scan that form as soon as practicable after receipt, store the information in our CRM and then immediately and securely destroy the hardcopy form.

The security of your personal information is paramount and we take reasonable steps to protect it from misuse, interference and loss and from unauthorised access, modification or disclosure.

Some of the ways we do this include:

- confidentiality obligations on our employees
- implementing verification requirements into our processes so that access to personal information is only given to verified persons
- our Data Security policy
- security measures for access to our systems
- contractual arrangements with third party service providers.

Disposal of your personal information

We only keep your personal information for as long as we require it for our purposes or as required under law such as the *Corporations Act 2001* (Cth). When we no longer require your personal information, we destroy or de-identify it.

Access to your personal information

You have a right to request access to personal information which Doctors’ Choice holds about you. We are happy to facilitate this, generally at no cost to you. If you would like to access the personal information we hold about you, please contact our Privacy Officer by any of the following means:

Email: privacy@drschoice.com.au
Phone: 1800 DRS CHOICE (1800 377 246)
Mail: Doctors’ Choice Privacy Officer
Suite 19/23 Mill Point Rd
SOUTH PERTH WA 6151

Correction of your personal information

We take reasonable steps to ensure the information we collect and use is accurate, up to date and complete. We rely on you to keep us up to date with changes to your personal information (such as your name or address). If any information we hold about you is not correct, please contact us immediately on privacy@drschoice.com.au or 1800 DRS CHOICE (1800 377 246) so we can correct it.

Website privacy issues

The Doctors’ Choice website allows you to submit information to us via self-service forms e.g. our Contact Request form. Information you submit via these forms may not be encrypted. Should you be concerned about the confidentiality of any information to be provided, you can instead lodge it with us via email or phone or in person by requesting a visit from us.

Our website also includes links to external websites e.g. a link to the website of the Financial Ombudsman Service. These external sites are not under our control and so we are not responsible for any personal information that may be collected through your use of those websites.

We may collect anonymous information about the use of our website, for example when you browse our website our service provider may log 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 we only use this information for statistical purposes to improve our website.

We may use “cookies” (small pieces of information sent to a browser by a website) to increase the functionality of our website. If you do not want to accept cookies, you can adjust your internet browser to reject cookies or to notify you when they are being used. However, rejecting cookies may limit the functionality of our website.

You can obtain further information from our Internet Privacy Policy available on our website.

Privacy complaints

In the unlikely event you have a complaint regarding privacy, please contact our Complaints Officer by any of the following means:

Email: complaints@drschoice.com.au
Phone: 1800 DRS CHOICE (1800 377 246)
Mail: Suite 19/23 Mill Point Rd, SOUTH PERTH WA 6151

We will handle privacy complaints in accordance with our formal complaints handling procedures. We are committed to dealing with all complaints fairly and efficiently and will respond to you with a decision within 10 business days.

If you are not satisfied with our response and wish to pursue the matter further, you can refer a written complaint to the Office of the Australian Information Commissioner (OAIC). For information about complaints to the OAIC, please refer to www.privacy.gov.au/complaints. You can also seek assistance from the OAIC on 1300 363 992 or via email to enquiries@oaic.gov.au.

Review of this policy

We regularly review and update our Privacy Policy to ensure that it is up to date with respect to our current personal information handling practices and privacy law. A current version will always be available on our website www.drschoice.com.au/documents.