

At 360 Quick Construct Pty Ltd we are committed to protecting your privacy in accordance with the Privacy Act 1998 (Cth) and the Australian Privacy Principles. This Privacy Policy describes our current policies and practices in relation to the collection, handling, use and disclosure of personal information. It also deals with how you can complain about a breach of the privacy laws and how you can access the personal information we hold and how to have that information corrected.

## What information do we collect and how do we use it?

When we arrange insurance on your behalf, we ask you for the information we need to advise you about your insurance needs and management of your risks either directly or indirectly from third parties. This can include a broad range of information ranging from your name, address, contact details, age to other information about your personal affairs including your assets, personal belongings, financial situation, health and wellbeing.

360 Quick Construct and our insurers may in turn pass on this information to their reinsurers, insurance intermediaries, insurance reference bureaux, credit reference agencies, business advisers and those involved in the claims handling process (including assessors and investigators), for the purpose of assisting in providing relevant services and products, or for the purposes of litigation. Such parties may be located in Australia or overseas, including in the United Kingdom, Germany and the United States of America, but these may vary from time to time.

When you make a claim under your policy, we assist you by collecting information about your claim. Sometimes we also need to collect information about you from others. We provide this information to your insurer (or anyone your insurer has appointed to assist it to consider your claim, eg loss adjusters, medical brokers etc) to enable it to consider your claim. Again this information may be passed on to reinsurers.

From time to time, we will use your contact details to send you direct marketing communications including offers, updates and newsletters that are relevant to the services we provide. We always give you the option of electing not to receive these communications in the future. You can unsubscribe by notifying us and we will no longer send this information to you.

## What if you don't provide some information to us?

We can only fully advise you and assist in arranging your insurance or with a claim, if we have all relevant information. The insurance laws also require you to provide your insurers with the information they need in order to be able to decide whether to insure you and on what terms. You have a duty to disclose the information which is relevant to the insurer's decision to insure you.

## When do we disclose your information overseas?

If you ask us to seek insurance terms and we recommend an overseas insurer, we may be required to disclose the information to the insurer located outside Australia. For example, if we recommend a policy provided by Lloyd's of London, your information may be given to the Lloyd's broker and underwriters at Lloyd's of London to make a decision about whether to insure you.

If the insurer is not regulated by laws which protect your information in a way that is similar to the Privacy Act, we will seek your consent before disclosing your information to that insurer. Australian and overseas insurers acquire reinsurance from reinsurance companies that are located throughout the world, so in some cases your information may be disclosed to them for assessment of risks and in order to provide reinsurance to your insurer. We do not make this disclosure, this is made by the insurer (if necessary) for the placement for their reinsurance program.

## How do we hold and protect your information?

We strive to maintain the reliability, accuracy, completeness and currency of the personal information we hold and to protect its privacy and security. We keep personal information only for as 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. We hold the information we collect from you initially in a working file, which when completed is electronically imaged and stored, after which any paper is destroyed by a secure offsite document shredding service.

We ensure that your information is safe by protecting it from unauthorised access, modification and disclosure. We maintain physical security over our paper and electronic data and premises, by using locks and security systems. We also maintain computer and network security; for example, 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.

Will we disclose the information we collect to anyone?

We do not sell, trade, or rent your personal information to others. We may need to provide your information to contractors who supply services to us, eg to handle mailings on our behalf, external data storage providers or to other companies in the event of a corporate sale, merger, re-organisation, dissolution or similar event. However, we will take reasonable measures to ensure that they protect your information as required under the Privacy Act. We may provide your information to others if we are required to do so by law, you consent to the disclosure or under some unusual other circumstances which the Privacy Act permits.

## How can you check, update or change the information we are holding?

Upon receipt of your written request and enough information to allow us to identify the information, we will disclose to you the personal information we hold about you. We will also correct, amend or delete any personal information that we agree is inaccurate, irrelevant, out of date or incomplete.

If you wish to access or correct your personal information, please write to our Compliance Officer at;

360 Quick Construct Underwriting Pty Ltd  
Suite 1, Level 18, 201 Kent Street  
Sydney NSW 2000

We do not charge for receiving a request for access to personal information or for complying with a correction request. Where the information 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 the information. In some limited cases, we may need to refuse access to your information, or refuse a request for correction. We will advise you as soon as possible after your request if this is the case and the reasons for our refusal.

## What happens if you want to complain?

If you have concerns about whether we have complied with the Privacy Act or this privacy Policy when collecting or handling your personal information, please write to our Compliance Officer at;

360 Quick Construct Underwriting Pty Ltd  
Suite 1, Level 18, 201 Kent Street  
Sydney NSW 2000

Your complaint will be considered by us through our internal complaints resolution process and we will try to respond with a decision within 45 days of you making the complaint.

## Your consent

By asking us to assist with your insurance needs, you consent to the collection and use of the information you have provided to us for the purposes described above.

## Website information and content

The information provided on this website does not cover all aspects of the law on the relevant subject matter. Professional advice should be sought before any action is taken based upon the matters described and discussed on this site. To the extent permitted by law, we make no representations about the suitability of the content of this or any other 360 Underwriting Solutions website for any purpose. All content is provided without any warranty of any kind. We disclaim all warranties and conditions with regard to the content, including but not limited to all implied warranties and conditions of fitness for a particular purpose, title and non-infringement. We will not be liable for any damages or injury caused by, including but not limited to, any failure of performance, error, omission, interruption, defect, delay in operation of transmission, computer virus, or line failure. To the extent permitted by law we will not be liable for any damages or injury, including but not limited to, special or consequential damages that result from the use of, or the inability to use, the materials in this or any other 360 Underwriting Solutions website.

We believe the content of this and any other 360 Quick Construct Underwriting website to be accurate, complete and current; however there are no warranties as to the accuracy, completeness or currency of the content. It is your responsibility to verify any information before relying on it. The content of this or any other 360 Underwriting Solutions website may include technical inaccuracies or typographical errors. We reserve the right to modify the content of this and any other 360 Underwriting Solutions website from time to time.

**Anonymous data** – We use technology to collect anonymous information about the use of this or any other 360 Underwriting Solutions website, for example when you browse our website our 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 we only use this information for statistical purposes and to improve the content and functionality of our website, to better understand our clients and markets and to improve our services.

**Cookies** – In order to collect anonymous data we 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. Once you leave the site, the cookie is destroyed and no personal or other information about you is stored.

**Forms** – This or other 360 Underwriting Solutions websites allow visitors to submit information. Some of the information submitted via the Forms may not be encrypted. If an SSL certificate is available to support https security on the website it is your responsibility to verify security is enabled before relying on it. 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 may be sent to our offices via EMAIL that is not encrypted and may also be stored on a password protected database which is accessible by 360 Quick Construct staff only.

We also use your information to send you requested product information and promotional material and to enable us to manage your ongoing requirements, e.g. renewals, and our relationship with you, e.g. invoicing, client surveys etc.

We may occasionally notify you via direct marketing about new services and special offers, events or articles we think will be of interest to you. We 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 us. We may use your information internally to help us improve our services and help resolve any problems.

## Tell us what you think

We welcome your questions and comments about privacy. If you have any concerns or complaints, please contact our Compliance Officer on

Compliance Officer  
Tel: 1800 411 580  
Email : [quickconstruct@360uw.com.au](mailto:quickconstruct@360uw.com.au)

## Privacy Complaints

We have established a privacy complaints handling procedure to deal with any complaints you may have about how we have collected, used or managed your personal information. If you would like to make a complaint then please contact The Privacy Officer, Suite 1, Level 18, 201 Kent Street, Sydney, NSW 2000. Your complaint will be taken seriously and investigated thoroughly.

If you are not satisfied with the investigation undertaken by 360 Quick Construct and the complaint relates to Lloyds business, you can make a complaint to:

Lloyds Underwriters' General Representative in  
Australia  
Lloyds Australia Ltd  
Level 9, 1 O'Connell Street, Sydney NSW 2000  
[ldraustralia@lloyds.com](mailto:ldraustralia@lloyds.com)  
Telephone Number (02) 8298 0783  
Facsimile Number (02) 8298 0788

## Links to Our Insurers Privacy Policies

QBE Insurance Australia Privacy Policy

<https://www.qbe.com/au/about/governance/privacy-policy>

Lloyds Privacy Statement

<http://www.lloyds.com/common/privacy-and-cookies-statement>