



YDR Chartered Loss Adjusters

PRIVACY POLICY

YDR Chartered Loss Adjusters is committed to protecting the privacy of personal information of individuals in line with the Privacy Act 1988 (as amended). Our privacy policy applies to all employees of YDR and applies from 21 December 2001.

This document outlines how YDR and consultants will manage your personal information. It describes the sorts of information held and for what purposes and how that information is collected, held, used and disclosed. It also details how you can resolve any privacy issues you may have with YDR.

Principles of YDR Privacy Policy

- (1) Collection
- (2) Use and Disclosure
- (3) Data Quality
- (4) Data Security
- (5) Data Retention
- (6) Openness
- (7) Access and Correction
- (8) Identifiers
- (9) Anonymity
- (10) Transborder Data Flows
- (11) Sensitive Information
- (12) Privacy Complaints

(1) Collection

YDR will collect personal information only by lawful and fair means and not in an unreasonably intrusive way and we will not collect personal information unless it is necessary for YDR's functions or activities which includes but are not limited to activities of loss adjusting and generally the investigation, assessment and handling of loss.

At the time of collecting the personal information (or if that is not practicable, as soon as practicable thereafter) YDR will take reasonable steps to ensure that you are aware of:

- (a) YDR's identity and how to contact us.
- (b) That you can gain access to the information.
- (c) The purposes for which the information is collected.
- (d) The organisations to which YDR usually discloses information of that kind.
- (e) Any law that requires the particular information to be collected.
- (f) The main consequences (if any) for you if all or part of the information is not provided.

Normally, YDR will only collect personal information directly from you, but in certain cases, we may collect information from Third Parties.

(2) Use and Disclosure

During the course of carrying out our work YDR may consider it necessary to record your personal details and in doing so we may be required to disclose your personal information to:

- (a) An insurer, its related companies and other parties involved in the claims policy coverage.
- (b) A solicitor or recovery agent (for the purpose of defending an action by a Third Party, or for the purpose of recovering the insurer's costs including your excess).
- (c) An insurance reference bureau to record any claims made.
- (d) An investigator, assessor, State or Federal Health Authorities, medical practitioners, hospitals, solicitors, accountants, other professional advisers, suppliers or repairers (for the purpose of investigating or assessing your claim).

Where your personal information is disclosed, we will also impose our privacy policy to ensure that information is held, used or disclosed consistently with the National Privacy Principles and other applicable privacy laws and codes.



(3) Data Quality

YDR will take reasonable steps to ensure that the personal information it collects, uses or discloses is accurate, complete and up to date.

(4) Data Security

YDR will take reasonable steps to protect the personal information from misuse, loss, unauthorised access, modification or disclosure.

As required, YDR will take reasonable steps to destroy or permanently de-identify personal information if it is no longer needed for any purpose for which the information may be used or disclosed.

(5) Data Retention

YDR will only retain confidential data for the use it was collected and only for the period required to satisfy the reasons for which it was collected.

In general, this means that YDR will retain data for a period of 7 years after the closure of a claim, as per legal and industry standards. YDR will delete/destroy the data earlier if instructed by the insurer for which the data collected or provided by.

Data will be retained as both hard and soft methods. Hard copies are retained as files at our secure offices or secure offsite locations. Soft data is maintained within the claims management system.

(6) Openness

By virtue of this document YDR has clearly expressed policies on its management of personal information. This document is freely available to anyone who requests it. On request, YDR will take reasonable steps to let the person know, generally, what sort of personal information it holds, for what purposes, and how it collects, holds, uses and discloses that information.

(7) Access and Correction

YDR will take reasonable steps to ensure that information it holds is accurate, complete and up to date.

Subject to the proper identity being provided to YDR and where we hold your personal information, we will provide you with access to your personal information subject to the following exemptions:

- (a) Access may pose a serious and imminent threat to the life or health of any individual.
- (b) Providing access would have an unreasonable impact upon the privacy of other individuals.
- (c) The request for access is frivolous or vexatious.
- (d) The information relates to an existing or anticipated legal proceeding between our principal and the individual for whom the personal information is held, and the information would not be accessible by the process of discovery in those proceedings.
- (e) Providing access would reveal the intentions of the organisation in relation to negotiations with the individual in such a way as to prejudice those negotiations.
- (f) Providing access would be unlawful.
- (g) Denying access is required or authorised by or under law where the information relates to commercial sensitive decision-making process.

If the individual can establish that the personal information held by YDR about them is not accurate, complete and up to date, YDR will take reasonable steps to correct the information so that it is accurate, complete and up to date. In certain circumstances, YDR may charge the individual for providing access to their personal information but these charges will not be excessive.

(8) Identifiers

YDR will not adopt, use or disclose any identifier which has been assigned to you by a Commonwealth Government Agency.



(9) Anonymity

Wherever lawful and practicable you may deal with YDR anonymously.

(10) Transborder Data Flows

YDR will not transfer personal data outside Australia unless the country is subject to a comparable scheme.

(11) Sensitive Information

YDR will not collect information about you that reveals your racial or ethnic origin, political opinions, religious or philosophical beliefs or affiliations, membership of a professional or trade association, membership of a trade union, details of health, disability, sexual orientation or criminal record, without your consent.

However, we will collect your sensitive information if the information is required by law or where the information is necessary for the establishment, exercise or defence of a legal or equitable claim.

(12) Privacy Complaints

Where there is a complaint or dispute in relation to matters of privacy please direct that complaint to YDR's Privacy Officer in writing. The matter will then be referred to the directors of YDR and will be dealt with within 14 days during which you will be kept fully informed of all developments and decisions. This service is entirely free of charge.

Our Privacy Officer is Blake Knutson and he can be contacted by e-mail at bknutson@ydr.net.au or telephone (08) 8201 8444.