

Privacy Policy

At Eric Insurance Limited (Eric) (ABN 18 009 129793 AFSL 238279), we want to provide the best possible service across our wide range of services. To achieve this aim we need to make the most efficient use of your personal information. However it is equally important to us that you are confident that any of your personal information entrusted to us, our third party introducer (TPI), or our Authorised Representative is treated with the appropriate degree of privacy in accordance with the Privacy Act 1988.

What is “personal information”?

Personal information is any information about you that identifies you or by which your identity can be reasonably determined.

What is “sensitive information”?

If personal information concerns particular topics it is regarded as sensitive information. Sensitive information can be information about your racial or ethnic origin, political opinions, membership of a political association, religious beliefs or affiliations, philosophical beliefs, membership of a professional or trade association, membership of a trade union, sexual preferences or practices, criminal record and health. Eric only collects, uses or discloses sensitive information about you to provide its services and in accordance with relevant law; for example where we have received your consent to do so or the collection is necessary for the establishment, exercise or defence of a legal claim.

Why do we and our representatives collect information about you whether personal or sensitive (“information”)?

Collecting your information is essential for Eric to be able to conduct our business of providing services to you. By collecting information, we are able to administer products and services, assess a claim made by you under one or more of our products, and identify you and protect you from unauthorised access to your information or services. If we do not collect and make use of this information, we are unable to do business with you.

How do we collect your personal information?

Where possible we collect your personal information directly from you. However, collection may take place in a number of ways, such as when you complete an insurance application or request a product or service over the telephone or internet. Often personal information is collected during the course of our relationship with you. Examples of personal information collection during our relationship may be when you complete an insurance application or renew an insurance policy.

Sometimes personal information may be collected about you from other services. Examples of where we may receive personal information about you from another source and why this would happen are; a credit reference about you from a credit reporting or similar agency, in the course of assessing your application for insurance, an insurance investigation or reference service in the course of assessing your claim under a policy of insurance. In most cases we will require you specifically to consent to any collection, use or disclosure of your personal information by Eric.

How we use your personal information?

We use the information that we collect so that we can conduct our business of providing services and to administer and enhance the relationship we have with you. To enable us to do this we may share your information with related companies within Eric or with organisations that assist us to provide services to you. Direct Marketing - From time to time we may use your information to provide you with information about our extensive range of services. If you do not want to receive any of this information just contact us by calling 1800 999 977. Eric does not disclose your information to a party outside of our related entities for the purposes of allowing them to direct market their products or services to you.

Often the law requires us to provide you with certain information about the product or service that you receive from us. You will continue to receive this type of information from us even if you have decided not to receive information about our products and services generally.

Do we disclose your personal information to other parties?

Eric may disclose your information in certain circumstances. We may disclose your information where you have consented to our doing so. Your consent to the disclosure of your personal information may be given explicitly such as in writing or verbally or may be implied from your conduct. Generally however we do not disclose your information to a party outside of Eric, unless that party is contracted to Eric or its related entities to provide services or activities on our behalf and that party is bound by the same privacy rules we follow. Some examples of parties outside Eric to whom we may disclose your personal information and the reason for disclosure are: Third Party Introducers, Corporate Authorised Representatives for promotion and services, insurance reference agencies, assessors, medical practitioners or investigations services for the purpose of assessment of insurance claims or requests.

Ensuring your information is up-to-date.

We rely on the information we hold about you to efficiently conduct our business of providing products and services. For this reason, it is very important that the information we collect from you is accurate, complete and up-to-date. If your information changes please inform us so that we may change our records.

Can I access the information Eric holds about me?

You may request access to any of the information we hold about you. In most cases, a summary of information such as your name and address details, contact telephone numbers, policy numbers, policy cover and the products and services you have with us are freely available to you by calling us. For more detailed requests for access to information, for example, access to information held in archives. All requests for access to information will be handled as quickly as possible and we shall endeavour to process any request for access within 30 days of having received the request. Eric may be required by law to retain your information for a period of time after you have ceased your relationship with us. After the required time has passed we attend to the secure destruction of your information.

Can my request for access to my information be denied?

Eric is not always required to provide you with access to your information upon your request. We may refuse you access to information in a number of circumstances such as: where denying access is required or authorised by law. If we deny your request for access to, or refuse your request to correct your information, we will explain why. If you are not satisfied with our reason, you are able to lodge a complaint with us.

Do I have to provide my information?

It is not possible for us to do business with you unless we have identified you and in some cases, the law requires that you identify yourself to us. Wherever it is lawful and practicable to do so, we may offer you the opportunity to deal with us anonymously.

Our Privacy Policy may change from time to time

Eric constantly reviews all its policies and procedures to keep up to date with changes in the law, technology and market practice. As a result we may change this Privacy Policy from time to time.

Complaints in respect to a breach of privacy

Eric has established a formal Privacy Complaints Procedure to deal with any complaints lodged with the company in relation to breaches of the Australian Privacy Principles or the Privacy Act 1988. If you believe that Eric or its related entities have not protected your personal information as set out in this Privacy Policy you may lodge a complaint with us. Complaint can be made by telephoning the number or writing to the address set out below and should be directed to the Compliance Manager, who will provide you with further information about Eric's Privacy Complaints Procedure.

What if I am not satisfied with Eric's response?

If you are not satisfied with the result of your complaint to Eric you can refer your complaint to the Office of the Australian Information Commissioner for further review.

By phone: 1300 363 992
By email: enquiries@oaic.gov.au
In writing: GPO Box 5218, Sydney NSW 2001

Contact Details

If you have any questions or concerns about this Privacy Policy, the Privacy Complaints Procedure, or wish to lodge a request to access your personal information you can contact us in any of the following ways:

Via our website: [Contact Us](#)
By phone: 1800 999 977
By email: complaints@ericinsurance.com.au
In writing: PO Box 9106, Scoresby Victoria 3179



ericinsurance.com.au
1800 999 977

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Scoresby VIC 3179

Avea Insurance ABN: 18 009 129 793. AFS Licence No: 238279
Soon to be trading as Eric Insurance Limited