

Who are we?

We are DCS Asia Pacific Pty Ltd (ABN 99 115 743 961), part of the DCS Group (registered in England and Wales No. 3554172).

We are an independent claims handling operation specialising in all classes of commercial lines liability claims. Our clients are predominantly insurance companies or underwriting agencies based in Australia or overseas who cede out the management of their claims portfolio to ourselves under service agreements. In addition to claims management we also carry out claims, underwriting and regulatory audits and provide a number of other claims related services as set out in our company brochure (copy available upon request) and on our website, www.dcsclaims.com.au.

Our commitment to privacy

We are committed to ensuring your privacy in accordance with the Privacy Act 1988 as amended by the Privacy Amendment (Private Sector) Act 2000 (the "Act"). This privacy policy describes the current policies and practices we have adopted in relation to the handling and use of personal information.

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

We collect and use your personal information only for the purpose of providing and administering our services. We may transfer your personal information overseas when it is necessary.

The method by which we collect the information will depend on the nature of the service being provided. We may collect information in person, in writing, by telephone, via email or through the Internet. We may hold the information we collect from you in hard copy and/or store it electronically.

We do not sell, trade or rent your personal information to others and we will take all reasonable steps to protect the information we hold about you from unauthorised access, use and disclosure. We do not use any form of encryption (encoding software) to protect information you send from your computer to us over the Internet. If you use our Internet site, you should be aware of the risks associated with this.

Where we have collected your personal information we will only use and disclose such information where it is so required in order for us to provide our services. By way of example we may disclose your personal information to third parties including but not limited to the following:

- Any related company of DCS Asia Pacific Pty Limited;
- Our clients, related insurers, co-insurers and reinsurers (including their brokers);
- Agents, advisers, auditors and brokers;
- Claims adjusters, loss assessors and other claims investigators authorised by us;
- Lawyers and other service providers;
- Lloyd's of Australia, The Insurance Ombudsman Services or any other alternative dispute resolution body; and
- Any court, tribunal, government authority or other organisation as required by law.

In circumstances where you would not like your personal information to be passed onto any of the above you must contact us immediately to inform us. In those circumstances we note that it may make it impossible for us to provide you with the appropriate service.

Your responsibilities

Where you give us personal information about other individuals we rely on you to have made them aware of the following:

- that you have provided the information to us and the types of third parties we may in turn pass it onto;
- the relevant purposes for which we and the third parties will use it; and
- the manner in which they can request access to it.

If it is sensitive information we rely on you to have obtained their prior consent on these matters. If you have not done so, you must inform us before you provide the information in order for us to respond accordingly.

If we give you personal information, you and your representative must only use it for the purposes to which we agree. Where relevant you must meet the requirements of the Act when collecting, using, disclosing and handling personal information on our behalf. You must also ensure that your agents, employees and contractors meet the above requirements.

How can you access personal information we have about you?

You have the right to request access to any personal information we hold about you. If you wish to make a request please contact us on the details provided below. If accessing your personal information will take an extended period of time we will inform you of any likely delay. We reserve the right to pass on any direct costs associated with obtaining any information that you request, although note all charges will be notified to you before they are incurred. The Act outlines circumstances under which we may deny access to some or all of your personal information. In such cases we will give you reasons for our decision.

How can you correct any errors in the information we hold?

Where you discover that we have made an error in any information we hold on you, you may make a request for us to correct the error. We may request that you provide further proof before acting on any request for a change. This is to ensure that all alterations are made by authorised persons and are accurate and lawful in nature.

How can you contact us?

If you wish to ask a question, make a complaint about the manner in which we have handled personal information about you, or if you wish to access or correct your personal information, please contact the Privacy Officer at DCS Asia Pacific Pty Ltd, Suite 901, 3 Spring Street, Sydney 2000. If you wish to make a complaint please request a copy of our Privacy Complaints Procedure.