

Our Privacy Policy

Columbus Direct Travel Insurance Pty Limited

Our contact details are as follows:

Australia Tel: 1300 669 999
New Zealand Tel: 0800 55 99 11
Email: administration@columbusdirect.com.au
Postal Address: PO Box 1206, Crows Nest NSW 1585, Australia
Street Address: 62 Alexander Street, Crows Nest NSW 2065, Australia

All Columbus Direct (Australia/New Zealand) travel insurance policies are underwritten by certain underwriters at Lloyd's. Both Columbus Direct and Lloyd's are supporters of the intent of the Australian Privacy Act 1988 as amended by the Privacy Amendment (Private Sector) Act 2000, and the New Zealand Privacy Act 1993. Our aim is to provide the highest service to our customers and to that end we have developed the following procedures for the fair handling of personal information.

Our Privacy Policy became effective on 21 December 2001, and applies to all information collected about individuals, regardless of how or from where the information is collected.

Why we collect personal information

We collect personal information in order to appropriately address your insurance needs. Only information necessary for the completion of Columbus Direct's business or related activities will be collected. This includes information necessary to accept the risk, to assess a claim, to determine competitive and appropriate premiums, etc.

We may also sometimes collect personal information for the development of better products and services, and for marketing and customer service purposes. We may sometimes share this information with our related companies in order to serve you better.

Firstly, we usually collect identifying information such as name, address, contact telephone numbers and email addresses. If you are applying for a product we may offer, we may also need to collect specific information that will enable us to supply that product to you. We will collect and store this information in a manner that allows us to assist you in the future.

Some products or services may require us to collect 'sensitive information', which may include (but is not limited to) your membership of associations, health data, criminal records etc. We will only collect this type of information in accordance with the Privacy Act.

If you do not agree to provide us with the information we request, we may not be able to offer you the product or service you seek.

How we collect personal information

Where possible we will collect information about you, from you. If we obtain this information from other sources, we will take reasonable steps to advise you of this disclosure.

When you give Columbus Direct personal information about other individuals, we rely on you to have made or make them aware that you will or may provide their personal information to us, the types of third parties we may provide it to, the relevant purposes we and the third parties we disclose it to will use it for, and how they can access it. If it is sensitive information we rely on you to have obtained their consent on these matters. If you have not done or will not do either of these things you must tell us before you provide the relevant information.

Disclosing this personal information

This information will only be disclosed to third parties where the disclosure is reasonably required to carry out Columbus Direct's business or activities unless you have authorised otherwise (or if required by law).

Except where you have consented to it, we will limit the use and disclosure of any personal information provided to us by third parties about you, to the specific purpose for which the information was supplied. Some examples of entities we may disclose personal information about you to include (but are not limited to) Lloyd's (the insurer), loss adjusters, assessors, investigators, lawyers, insurance reference bureaus etc.

Security of your personal information

We will endeavour to protect your personal information from misuse, loss, unauthorised access, modification or disclosure. We will need to transfer your personal information overseas in order to properly carry out our business.

Accuracy of and access to your personal information

We will take reasonable steps to ensure that the personal information you provide is accurate, complete and up to date, whenever it is used, collected or disclosed.

You are entitled to access your information if you wish and request correction if required. We may request reasonable costs from you to cover retrieving and providing this information.

You may also opt out of receiving any marketing materials that may be sent by us by contacting us by telephone, email or in writing through the contact details given at the beginning of this notice.

Complaints regarding the handling of your personal information

If you believe your privacy may have been prejudiced, you have the right to make a complaint about the matter. In the first instance your complaint should be addressed to us either by telephone or in writing:

Australia Tel	1300 669 999	Email	administration@columbusdirect.com.au
New Zealand Tel	0800 55 99 11	Fax	+61 (0) 2 9966 4484

The Privacy Officer - Columbus Direct, PO Box 1206, Crows Nest NSW 1585, Australia

We will investigate the matters raised by you and respond directly to you. If you are dissatisfied with our response, you should refer the matter to the Privacy Commissioner's Office in accordance with the Act.