

Privacy Policy

Purpose

This Privacy Policy is governed by the Privacy Act 1988 (Cth) (Privacy Act) and the Australian Privacy Principles. We are bound by the Privacy Act and are committed to complying with the Australian Privacy Principles. The privacy of your personal information is very important to us.

Scope

This policy applies to all the products and services offered by the Ambrose Construct Group of companies (we, us, our) and contains important information about the type of personal information we collect, the purposes for which it is used, how it is managed, to whom we disclose it and what measures we take to comply with privacy laws. It applies to anyone who deals with us, or anyone from or about whom we collect personal information.

For the purpose of this policy, Ambrose Construct Group relates to the group of companies operating under Insurance Building Australia Holdings Pty Ltd (ACN 661 804 879), the ultimate parent company and 100% owner of Ambrose Construct Group Pty Ltd (ACN 131 176 102), Inserve Australia Pty Ltd T/A Construct Services (ACN 147 747 859), Marshall Restorations Pty Ltd (ACN 649 011 325), FEN Australia Pty Ltd (ACN 649 011 601), Xtreme Clean Sanitisation & Restoration Pty Ltd (ACN 619 183 238), Collective Trade Services Pty Ltd (ACN 641 560 830) and Scope IT Services Pty Ltd (ACN 644 530 727).

Policy

What personal information we collect

Personal Information

The personal information we collect and store about you may include:

- your name;
- contact details (including address, phone number, and email);
- date of birth or age;
- gender or sex;
- previous or current insurance;
- vehicle or property details;
- driver's licence;
- claims history;
- driving history;
- payment details;
- criminal history, business reference and licensing checks (where you are a tradesperson or a supplier for the delivery of goods and services on our behalf);
- information about a claim (where you are the policy holder making the claim); or
- educational qualifications, employment history, and background and referee reports.

and such other information which is relevant and necessary to providing products and delivering our services or to comply with the law.

Sensitive Information

We may need to collect sensitive information about you. The sensitive information we collect about you may include:

- health and other medical information;
- occupational information;
- criminal history; or
- hardship information, including information about financial difficulty or vulnerability (where you are the policy maker making a claim).

and such other information which is relevant and necessary to providing products and delivering our services or to comply with the law.

Sensitive information will be used by us only:

- for the primary purpose for which it was obtained;
- for a secondary purpose that is directly related to the primary purpose; and
- with your consent; or
- where required or authorised by law.

Why we collect personal information

We will inform you of the main reasons for collecting your personal information at the time we request it. The purposes for which we will generally collect and use your information include:

- if you are a policy holder making a claim, for the purposes of carrying out building repair services to you, on behalf of your insurer;
- if you are a policy holder, communicating with your insurer, and our tradespersons and suppliers for the purposes of carrying out building repair services;
- if you are a tradesperson or supplier, considering any proposed products or services offered by you for inclusion on our panel of trades and suppliers;
- performing overall administrative functions relating to our delivery of the services;
- telling you about our other products and services and our business partner's products and services from time to time. You may tell us at any time that you do not want us to advise you about other products and services (see Direct Marketing Opt Out below for more details); and
- where you have applied for a position as an employee and are going through the recruitment process.

How we collect personal information

We collect information from you in various ways. It might be through telephone calls with our office staff, with our contractors or agents acting on our behalf, via our online systems and mobile applications, in person during the delivery of services or completing application or registration forms. We may also collect information through our third-party +service providers or partners from time to time.

Information collected over phone.

Where we collect information about you via telephone, the line may be recorded, retained and retrieved at a later date for quality and training purposes, and to allow us to improve our services to you. Inform us immediately if you do not wish for the call to be recorded at the time of the call, and we will attempt to communicate with you via alternative means.

Information collected online.

We collect information about visitors using our digital platforms. Any information collected is used to provide our products and services and to identify online behavioural patterns.

Our digital platforms include but are not limited to websites, emails, messaging and mobile apps. Information collected by these resources may include the following information:

- server address/IP address;
- date and time of interactions with our site;
- pages visited;
- pages and information downloaded (including pages, images and data);
- the site you visited prior to visiting our website where you clicked through a direct link;
- your internet browser and information about your computer;
- tracking user preferences;
- location data; or
- your interactions with our platforms.

From time to time, we and third parties such as our partners may use data collection devices such as cookies pixels or web beacons in conjunction with our digital platforms.

Data collection devices are used for various purposes such as:

- to provide you with better and more customised service and a more effective website;
- marketing measurement, personalisation and targeting; or
- collecting statistical information on things such as how many visitors our sites receive, how those visitors use the sites and where they came from.

Cookies are a small file placed onto a computer by a server. A cookie can later be identified by a server. Most of our digital platforms use sessions and/or cookies. If you wish, you can configure your browser so it does not accept cookies, but this may affect the functionality of the website.

Dealing with us anonymously or using a pseudonym

Where possible, you have the option of interacting with us anonymously or pseudonymously, however we may need to know who you are, in order to provide you with our products and deliver services, and to be able to transact with you.

Use of Information

We use your personal information in accordance with the Australian Privacy Principles. We use the personal information collected for a number of purposes, such as:

- providing our products and delivering services to you;
- improving and assessing the way we provide our products and deliver services;
- to assist with audits, reviews, investigations or enquiries concerning goods or services supplied by us or to you;
- the administration, management or improvement of our business;
- for data analytics and market research;
- to exercise, enforce, take lawful action in respect of, secure or perfect any right or agreement;
- to ask about your experiences with or impressions of goods or services supplied by us or to you, or in respect of which you have made enquiries;
- to communicate with you about our services to you, or your supply of services or products to us;
- to share between our related bodies corporate for any of these purposes; and
- for recruitment purposes such as pre-employment screening, contacting referees, processing applications, administering health testing, background checks and ongoing analytic purposes such as ensuring we are reaching a diverse range of candidates.

Direct Marketing Opt Out

In the event that we use your information for marketing purposes, and you no longer want to receive any marketing offers, you can choose to opt out of our marketing activities. To opt out, you can either:

- use the unsubscribe function described in our communications, including from our emails, or mobile phone text messages; or
- contact us using the Contact Details below.

How we store personal information

We will store your personal information in a number of ways including:

- in electronic systems and devices;
- in telephone recordings;
- in paper files;
- secure document retention services off-site; and/or
- cloud facilities operated by us (or by third parties on our behalf).

Information Security

We will take reasonable precautions to ensure that the personal information that we have about you is protected against any unlawful use, unauthorised access, modification or disclosure and these precautions include:

- using appropriate information technology and processes;
- using computer and network security systems with appropriate firewalls, encryption technology and passwords for the protection of electronic files;

- securely destroying or “de-identifying” personal information if we no longer require it subject to our legal obligations to keep some information for certain prescribed periods;
- restricting access to your personal information to our employees and those who perform services for us who need your personal information to do what we have engaged them to do; and/or
- requesting certain personal information from you when you wish to discuss any issues relating to the products and services we provide to you.

While we undertake reasonable steps to protect your personal information, no guarantee can be given that information sent over the internet is always 100% secure. Sending and receiving information over the internet is at the user’s own risk, however we will take all reasonable steps to ensure your data security once we receive it.

Disclosure to third parties

The personal information that we collect from you may be disclosed to other parties who are involved with the provision of our products and services. Such parties may include your insurer, any insurance intermediary involved in the transaction, trade persons, restorers or repairers acting on our behalf, investigators or lawyers (should they be required in the event of a claim), or our marketing partners. We may also disclose your personal information to such persons as authorised by you.

We may disclose your information to various law enforcement agencies if required, including legal, regulatory, government and tax authorities in Australia or overseas.

The information we provide to third parties will be strictly limited to what is required to provide the products and services, where disclosure is required, or authorised by or under law (for example, we may disclose information to government agencies) or where you have requested us to or have consented to the disclosure to a third party.

Exchange of information with overseas parties

Some of the parties with which we exchange your personal information, including our service providers and other third parties referenced above, may be located outside Australia. Where we do this, we make sure that such organisations have the appropriate data handling and security arrangements in place.

Access to and accuracy of personal information

You can request access to the personal information we hold about you at any time by contacting us using the Contact Details noted below and we will provide you with that information unless we are prevented by law from giving you that access. If we are unable to provide you with the requested information, we will provide you with a written explanation.

Where access is granted to your information, we may charge a reasonable fee for such access and if we do, we will advise you of the fee prior to proceeding with the request.

We take reasonable measures to ensure that the personal information we hold about you is accurate and up to date. Under the Privacy Act, you also have a right to request that we correct information, if you believe your personal information is not accurate and up to date, we encourage you to inform us by contacting us using the Contact Details noted below. We will promptly update any information that is incorrect and confirm to you when we have done so.

Website Links

This Privacy Policy applies to websites and mobile apps operated by us or on our behalf which we authorise to provide a link to this Privacy Policy.

When you use a link from our websites or mobile apps to which this Privacy Policy applies, to the websites of third parties, we have no control over these third-party websites we may link to.

Those third-party websites are not subject to our privacy standards, and we take no responsibility for the conduct of these third parties. Always read the privacy and security statements when using other websites.

Complaints

We are committed to resolving any complaints related to privacy and personal information you may have, please contact us at any time by contacting us using the Contact Details noted below.

Our representative will be in contact with you regarding your complaint and will let you know who will be assisting you, their contact details and the expected resolution date of your issue within 24 hours or as soon as practicable.

If the issues raised are more complicated, we may ask you for additional documentation to help resolve the issue. In turn, we will keep you updated on the progress of your complaint.

We will try to answer any questions you may have, correct any error on our part or resolve any complaint or concern that you may have about our information handling practices. If we do not resolve a complaint to your satisfaction, you also have the right to complain to the Office of the Australian Information Commissioner (OAIC) using the Contact Details noted below.

Contact Details

ACG Privacy Officer	Australian Information Commissioner
Email: compliance@ambroseconstruct.com.au	Email: enquiries@oaic.gov.au
Privacy Officer	GPO Box 5288
Ambrose Construct Group	Sydney NSW 2001
565 Old Maroochydore Road	Phone: 1300 363 992
Kunda Park, QLD 4556	Website: www.oaic.gov.au
Phone: 1300 262 767	