

Privacy Policy

The MDA National Group

This policy applies to The Medical Defence Association of Western Australia (Incorporated) ARBN 055 801 771 which trades as MDA National (MDA National), incorporated in Western Australia and to all of MDA National's subsidiaries including MDA National Insurance Pty Ltd ABN 56 058 271 417, AFS Licence No. 238073 (MDA National Insurance) and MDA National Insurance's authorised representatives.

The MDA National Group is made up of MDA National and MDA National Insurance.

The MDA National Group is located and can be contacted at the addresses and contact points detailed at the end of this policy.

Commitment

Your privacy is important to the MDA National Group (the Group). Each entity forming part of the MDA National Group supports and is bound by the National Privacy Principles contained in the *Privacy Act 1988* (Cth).

Personal information

This policy outlines how the MDA National Group collects, discloses and manages personal information. Personal information is information or recorded opinions relating to and which can identify an individual. The type of information the MDA National Group may collect and hold includes (but is not limited to) personal information about:

- current, past and potential Members of MDA National (Members);
- clients or former clients of MDA National Insurance or its authorised representatives (clients);

- authorised representatives of MDA National Insurance;
- staff of Members or clients;
- patients of Members and clients;
- any individual connected with a claim against our Members or clients or past Members or clients;
- current, past and prospective employees of the MDA National Group;
- MDA National Group suppliers and their employees; and
- prospective employees and contractors.

What kinds of personal information are collected?

In general, the type of personal information the MDA National Group collects and holds includes (but is not limited to):

- names, addresses, contact details, qualifications, practice details, and claims history of Members or clients;
- relevant opinions or determinations in relation to Members or clients in the event of an incident report made to the Group;
- names, addresses, dates of birth, medical details and other information about patients and others who are involved in an incident which has given rise or may give rise to a complaint, claim, investigation or inquiry involving Members or clients; and
- at times, the names, addresses, dates of birth, health information and other information about relatives of the patients of Members or clients.

Why is personal information collected?

The MDA National Group collects personal information in order to conduct its business of providing assistance, education and insurance to Members and clients.

In many cases, if personal information we request is not provided, we may not be able to supply the relevant service to Members and clients. If you choose not to provide us with requested information in any particular circumstance we will tell you any consequences of failing to supply us with that information.

How is personal information collected?

The MDA National Group collects personal information in a number of ways:

Personal information provided directly

The MDA National Group will generally collect personal information by way of forms filled out by Members or clients (or staff of Members and clients), face-to-face meetings, interviews, telephone conversations, correspondence (including e-mails) and the Group's website.

Personal information provided by other people

In some circumstances the MDA National Group may collect personal information about an individual from other people, for example, our Members provide relevant health information about their patients or Member and client information provided through a broker or our authorised representatives.

How might personal information be used?

In general, the MDA National Group uses personal information to:

- provide assistance and insurance to Members and clients;
- provide educational material and training to Members and clients;
- act on behalf of Members and clients in respect of claims made against them;
- communicate with Members or clients;
- obtain and maintain reinsurance;
- administer government schemes such as the Premium Support Scheme, the Run-Off Cover Scheme and the UMP Support Scheme; and
- help manage and enhance its services.

When the MDA National Group collects personal information for a specific purpose it will not use that information other than for that purpose or for such related purposes as a reasonable person would expect it to be used for without consent of the relevant person.

To whom might personal information be disclosed?

The MDA National Group may disclose personal information to:

- companies, firms or individuals who assist the Group in the administration of its business or in providing services or who perform functions on its behalf, including but not limited to reinsurers, insurance brokers, medical specialists, actuaries, auditors, accountants, legal advisers, IT contractors, network providers, mailing houses and our authorised representatives;
- staff of Members or clients who assist in the running of the practices of Members or clients;
- courts and tribunals;
- government departments and bodies where the Group is obliged by law to disclose this information;

- government departments and bodies that the Group has informed you it will disclose information to; and
- anyone else to whom you authorise the Group to disclose it.

The MDA National Group takes precautions to ensure those third parties are aware of its privacy obligations and that they are required to comply with them.

The Group may also collect personal information from these organisations and individuals, and deal with that information in accordance with this Policy.

Personal information collected by one entity within the MDA National Group may be disclosed to other entities within the MDA National Group.

Sending information overseas

The MDA National Group may disclose personal information to reinsurers, insurance brokers or others who assist it to manage or administer its business located outside Australia. The Group takes reasonable steps to ensure that such recipients respect your privacy by abiding by the National Privacy Principles or equivalent privacy laws.

Security of personal information

The MDA National Group treats personal information as strictly confidential and takes reasonable steps to protect personal information held from misuse, loss, unauthorised access, modification or disclosure (for example by use of physical security and restricted access to electronic records through use of passwords).

Access to personal information

The MDA National Group endeavours to ensure that the personal information it holds is accurate, complete and up-to-date. You should contact the Group in order to update any personal information it holds about you.

You may seek access to the personal information the MDA National Group holds about you by contacting our Privacy Officer. You must put your request in writing. You will be asked to verify your identity and to specify what information you require. We may charge you a fee for any costs to the Group associated with providing access. Should this apply, you will be advised of the likely cost in advance. The MDA National Group will, so far as it is able, provide the requested information within 15 working days of receiving your written request.

Personal information will not be provided if, as is permitted under the Privacy Act, your request is frivolous or vexatious or, in the Group's reasonable opinion, to do so would result in a serious threat to the life or health of any person.

Website

This policy applies to personal information collected through the MDA National Group's website.

The Group does not make an attempt to identify visitors to its web site except where you enter your details specifically to supply or obtain information or to otherwise communicate with us.

As a convenience to the MDA National Group's website visitors, links are sometimes provided to other websites. These sites are not under the control of the Group, and as such, it is not responsible for any personal information that may be collected through your use of those web sites.

Complaints

If you wish to make a complaint about the MDA National Group's privacy practices, you should first contact the MDA National Privacy Officer with the details of your complaint. The MDA National Group undertakes that your complaint will be investigated diligently and our response provided to you as soon as reasonably practicable.

However you have the right to complain to the Office of the Australian Information Commissioner if you feel that we have not handled your complaint adequately. A complaint to the Information Commissioner must be made in writing. Staff of the Information Commissioner can assist and you can contact them by ringing the Information Commissioner's hotline service on 1300 363 992 or via email to enquiries@oaic.gov.au. You may also obtain information about the complaint process from the Information Commissioner's website at www.privacy.gov.au/complaints or by writing to:

Director of Compliance

Office of the Australian Information Commissioner
GPO Box 5218 Sydney, NSW 2001

How to contact the MDA National Group or to obtain a copy of this Policy

The most current version of this Policy can be obtained by contacting our Privacy Officer or by visiting the Downloads Section of our website www.mdanational.com.au

If you have any questions about privacy-related issues please contact:

The Privacy Officer

E-mail: privacy@mdanational.com.au
Phone: (08) 6461 3400
Facsimile: (08) 9415 1492
Postal address: PO Box 445
West Perth WA 6872



Freecall: 1800 011 255

Member Services Fax: 1300 011 244

peaceofmind@mdanational.com.au

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Registered Office:

MDA National, Level 3, 88 Colin Street, WEST PERTH WA 6005

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