

# Privacy 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.

## 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) 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 located and can be contacted at the address and contact points detailed at the end of this policy.

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

- authorised representatives of MDA National Insurance;
- staff of Members or clients;
- patients of Members or clients;
- any individual connected with a claim against Members or clients;
- 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, health information 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 or clients.

In many cases, if personal information requested by the Group is not provided it may not be able to supply the relevant services to Members or clients. If you choose not to provide the Group with requested information in any particular circumstance you will be informed of any consequences of failing to supply 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 or 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 be provided with personal information about an individual from a third party, for example health information provided by Members or clients about their patients or Member or 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 or clients;
- provide educational material and training to Members or clients;
- act on behalf of Members or 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 without the consent of the relevant person.

Personal information is treated as strictly confidential.

The MDA National Group may use personal information about Members or clients to supply them with information about services and products or related marketing material.

## **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 it deals 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 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 the 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 the Group's Privacy Officer. You must put your request in writing. You will be asked to verify your identity and specify what information you require. You may be charged 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 website except where you enter your details specifically to supply or obtain information or to otherwise communicate with the Group.

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 websites.

## Complaints

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

However you have the right to complain to the office of the Privacy Commissioner if you feel that your complaint has not been handled adequately. A complaint to the Privacy Commissioner must be made in writing. Staff of the Privacy Commissioner can assist and you can contact them by ringing the Privacy Commissioner's hotline service on 1300 363 992. You may also obtain information about the complaint process from the Privacy Commissioner's website at [www.privacy.gov.au](http://www.privacy.gov.au) or by writing to:

Director of Compliance  
Office of the Federal Privacy Commissioner  
GPO Box 5218, Sydney NSW 2001

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

The most current version of this policy can be obtained by contacting our Privacy Officer or visiting the Download Centre on our website [www.mdanational.com.au](http://www.mdanational.com.au)

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

### The Privacy Officer

E-mail: [privacy@mdanational.com.au](mailto:privacy@mdanational.com.au)  
Phone: (08) 6461 3400  
Facsimile: (08) 9415 1492  
Postal address: PO Box 1557  
Subiaco WA 6904



**Freecall: 1800 011 255**  
**Member Services Fax: 1300 011 244**  
**[peaceofmind@mdanational.com.au](mailto:peaceofmind@mdanational.com.au)**  
**[www.mdanational.com.au](http://www.mdanational.com.au)**

### Registered Office:

MDA National, Level 3, 516 Hay Street, SUBIACO WA 6008  
**Ph:** (08) 6461 3400 **Fax:** (08) 9415 1492  
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