

Duty of Disclosure

The law requires You to tell Us everything You know (or could reasonably be expected to know in the circumstances) which is relevant to Our decision to insure You and the terms on which We insure You. This duty applies before You enter into a contract with Us and also before each time You renew, extend, vary or reinstate the policy. Each person named as the insured has the same duty.

You do not need to tell Us anything which:

- reduces the risk,
- is common knowledge,
- We already know, or ought to know in the ordinary course of Our business, or
- We indicate We do not want to know

If You do not tell Us

If You do not comply with Your Duty of Disclosure, We may reduce or refuse to pay a claim and/or cancel Your policy. We may invalidate the policy from its beginning and not be bound by it if the non disclosure was fraudulent. After the policy is entered into, ongoing disclosure obligations can apply. See the policy for details.

General Advice Warning

The content of this website has been prepared without taking into account any of your objectives, financial situation or needs. For this reason, before you act on this advice, you should consider the appropriateness of the advice taking into account your own objectives, financial situation and needs. Before you make a decision about whether to acquire the policy, you should obtain and read the product disclosure statement.

Privacy Statement

Shopinsurance.com.au is bound by the Privacy Act 1988 (Cth). Before providing us with any Personal or Sensitive Information ('Information'), you should know that:

We collect, use, process and store Personal Information and, in some cases, Sensitive Information about you in order to comply with our legal obligations, assess your application and, if your application is successful, to administer the products or services provided to you, to enhance customer service and/or product options or manage a claim ('purposes').

If you do not agree to provide us with the Information, we may not be able to process your application, administer your policy or assess your claims.

By providing us with your Information, you consent to our use of this Information which includes us disclosing your Information where relevant for the purposes, to your insurer and their agents, reinsurers, reinsurance brokers, loss adjusters, external claims data collectors, investigators, affiliates of the insurer or other insurers, our service providers, our business partners or as required by law within Australia or overseas.

We may obtain Information from government offices and third parties to assess a claim in the event of loss or damage.

- You can request access to the personal information we hold about you and where necessary, you can notify us in writing of changes so we can ensure that the information we hold about you is accurate, complete and up-to-date.
- Our address is: Privacy Officer, Suite 13, 317-321 Whitehorse Road, Nunawading 3131

From time to time, we may use your name and contact details to send you or your firm offers or information regarding our insurance services or promotions that may be of interest to you. Please let us know if you no longer wish to receive this information. If you require additional information or would like a copy of our privacy policy , please contact us on 1300 123 300.