



We're here to help...

Privacy Guarantee and Disclosure



Health Insurance Consultants
Australia Pty Ltd
ABN: 87 056 947 276
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Privacy Guarantee

Health Insurance Consultants Australia Pty Ltd (HICA) is committed to complying with the Privacy Amendment (private sector) Act 2000 requirements introduced in December 2001.

As a client of HICA, we guarantee we will collect personal information only for the following purposes:

- ▶ The preparation of your Health Insurance Assessment
- ▶ The provision of Health Insurance advice to you
- ▶ Enrolment of your selected Health Fund or Funds

We are required collect sufficient information to ensure that we provide the appropriate services to meet your needs and requirements. In addition, our ability to provide you with advice and service is reliant on us obtaining certain personal information about you.

While you are not obliged to provide us with the information requested, if you do not, we may be unable to provide you with the level of service and advice you require and expect from us.

We will from time to time disclose information about you to organisations with which we contract certain services, such as mail houses and Health Funds. These organisations are bound by the provisions of an appropriate Privacy Policy. We may also be required under law to disclose relevant information.

In the event we consider it necessary to use or disclose information about you for purposes other than those detailed above, or a related purpose, we will seek your consent.

HICA recognises how important the privacy of your personal information is to you. We will therefore, at all times, seek to ensure that the personal information collected and held by us is protected from misuse, loss, unauthorised access, modification or disclosure.

If you believe that the personal information we hold about you may be incorrect, please contact us and we will take all reasonable steps to correct the information.

You are entitled to obtain access to the information which we hold about you by contacting us on (03) 9439 9888.

Health Insurance Consultants Australia Pty Ltd (HICA) has a detailed Privacy Policy which is available to you on request by telephoning us on (03) 9439 9888.

Disclaimer: The Information contained in this publication is summary only and based on the requirements of the Privacy Amendment (Private Sector) Act 2000 and the National Privacy principles issued September 2001.

Disclosure

HICA is remunerated by industry standard commission paid by those health funds with which a distribution or agency agreement exists. Members of the Australian public do not incur additional costs in the form of fees or increased health cover premiums by utilising HICA's free assessment service.

The commission received by HICA, which allows our health insurance assessment service to be provided to the public free of charge, covers costs associated with professionally staffing our enquiry lines and assessment service, printing, postage and general administration.

Government Registered Private Health Insurance Funds

More than 35 Health Funds currently operate in Australia, of which nearly half are Restricted Membership Funds. Membership of a Restricted Fund is not available to the general public and is usually limited to people in specific employment groups or professional associations.

The remaining Health Funds are "Open" Funds - meaning anyone can join, however HICA does not deal with all Open Funds. Some funds, for example, prefer to only make their products available through Fund Offices or in specific States and Territories while others do not have products that HICA considers being good value for money. The Health Funds with which HICA has distribution/Agency agreements are subject to change without notice. Agency agreements held by HICA change as our market review processes identify new value policies. HICA selects individual policies that represent value in the marketplace but does not necessarily endorse that all policies with these health funds presently represent comparative value.



**Health Insurance Consultants
Australia Pty Ltd**

PO Box 1000

Templestowe Victoria 3106

Tel: 03 9439 9888

1300 732 757

Fax: 03 9431 4469

Email: info@hica.com.au

Web: www.hica.com.au

ABN: 87 056 947 276