

LAW MUTUAL (WA) (LAW MUTUAL) PRIVACY ACT COLLECTION NOTICE

Last updated: 23 October 2013

1. The notice is provided pursuant to the obligations placed upon Law Mutual and other organisations by the *Privacy Act, 1988*, associated National Privacy Principles (**NPPs**) and, from March 2014, the Australian Privacy Principles (**APPs**).
2. It is important that readers of this statement note that the Law Mutual may change its collection notices from time to time as part of its commitment to ensuring that it complies with all of its obligations under the NPPs and APPs. Persons who access the Law Mutual's internet site are urged to check to see whether Law Mutual has amended its collection notices by returning to this site from time to time. To assist in this process, the date of the last update to this collection notice is recorded at the top of this statement.

Purposes for which information collected

3. Law Mutual collects information on its internet site and elsewhere for the following purposes:
 - (a) to enable Law Mutual to administer a compulsory professional indemnity scheme for legal practitioners in Western Australia
 - (b) to assist Law Mutual in supplying its services and benefits to insurance policy holders and those who benefit from those policies,
 - (c) to deal with insurance underwriters and the (re)insurance market;
 - (d) to deal with entities that make claims relating to insurance policies that form part of the professional indemnity scheme administered by Law Mutual;
 - (e) to enable Law Mutual to perform administrative tasks;
 - (f) to enable Law Mutual to identify and analyse the ongoing needs of insurance policy holders and those who benefit from those policies;
 - (g) to enable Law Mutual to satisfy statutory and regulatory requirements;
 - (h) to enable Law Mutual to manage its rights and duties, and the rights and duties of insurance policy holders and those who benefit from those policies, in relation to external and statutory obligations;

- (i) to provide ongoing risk management and education services;
- (j) to provide information to other organisations to assist Law Mutual in performing its activities regarding the above purposes. Those other organisations may include agents, contractors, insurers, advisors, lawyers appointed by Law Mutual, courts and tribunals, The Legal Practice Board, insurance underwriters, the (re)insurance market, statutory bodies and other government agencies and instrumentalities, the Law Society of Western Australia (Inc), employers and prospective employers of policy holders and those who benefit from those policies, entities used by Law Mutual to store electronic information (including “cloud” storage providers) and other entities to which it is reasonable to expect that information would be provided in the course of or incidental to the provision of products and/or services by Law Mutual;
- (k) to provide information to the Law Society of Western Australia (Inc.), to enable that organisation to conduct its own activities and to assist Law Mutual perform the other purposes set out in the is clause; and
- (l) to disclose the information to overseas recipients when that disclosure is consistent with the purposes set out above (the countries associated with those overseas recipients is, potentially, any country outside Australia).

Person’s objecting to use of information

4. Persons who do not wish their personal information to be used for any particular purpose should advise Law Mutual of that fact. Law Mutual will take reasonable steps to respect those wishes.

Consequences to an individual if information not provided

5. Should a person object to Law Mutual collecting information about that individual via its website or otherwise, Law Mutual may not be able to provide its services as effectively, or at all, to that person. In the case of persons proposing for or renewing insurance, information is often required to be provided pursuant to the duty of disclosure that exists under the Insurance Contracts Act 1984.

Cookies

6. “Cookies” are pieces of information that websites transfer to an individual computer’s hard drive for record keeping purposes. That “cookie” assigns a unique identification that allows a website to recognise you when you return to that site.
7. Law Mutual uses cookies so as to collect aggregated site-visitation statistics. The use of cookies also enables persons to login to their accounts with Law Mutual and to personalise their experience when browsing Law Mutual’s site. This enables Law Mutual to ensure that it manages its website effectively so as to provide relevant content to those who access the site. Law Mutual does not track an individual’s use of the internet by using cookies and does not otherwise use these tools to obtain personally identifiable information on an individual.
8. Most internet browsers enable individuals to refuse to accept cookies. If an individual exercises such a choice you will still be able view most of the text on Law Mutual’s internet site. However, you will not experience a personalised visit.

IP Addresses

9. Whenever you use Law Mutual’s website, and many other websites, the computer on which the web pages are stored (the web server) needs to know the network address of your computer so that it can send the requested web pages to your internet browser. The unique network address of your computer is called its “IP address” and is sent automatically each time you access any internet site. From a computer’s IP address, it is possible to determine the general geographic location of that computer, but otherwise it is anonymous.
10. Law Mutual does not keep a record of the IP addresses from which users access its site except where the user has specifically provided it with information about itself, in which case Law Mutual also records the user’s IP address for security purposes.

Links to third party websites

11. Law Mutual’s internet site may contain links to other websites. These websites are conducted by third parties and Law Mutual does not control the content or the information collected on these websites. Users should refer to those websites directly or to the authors of those sites to obtain details of the collection procedures and privacy policies relevant to those web pages.

Right to gain access to information and complaints handling processes

12. Any information that is stored by Law Mutual about an individual is stored in a reasonable state of security. Individuals have certain rights under the NPPs and APPs to access information stored by an organisation about them.
13. Should a person wish to contact Law Mutual to gain access to the details of the information stored by Law Mutual regarding that individual, that person should make contact with Law Mutual's Privacy Officer. Subject to legal obligations upon Law Mutual, including Law Mutual's rights and obligations under the *Privacy Act*, 1988, Law Mutual will provide that access. Law Mutual reserves the right to make a reasonable charge to cover its costs for granting that access.
14. Should a person wish to make a complaint about the manner in which Law Mutual has dealt with any privacy issue, that person should make contact with Law Mutual's Privacy Officer.
15. Further details regarding access to information and the Society's complaints handling process is set out in Law Mutual's Privacy Policy.

Further information

16. Should you have any queries regarding Law Mutual's collection or use of personal information in relation to its internet site you should not hesitate to contact Law Mutual's Privacy Officer by telephone or post at Law Mutual's "*Contact Us*" details on this website or by email at info@lawmutualwa.com.au.