
For your eyes only

We value your personal information

We're committed to protecting the privacy of your personal information.

Bingle is underwritten by Australian Associated Motor Insurers Limited. Together, we comply with the Federal Government's National Privacy Principles, which underpin the Privacy Act 1988.

We won't, under any circumstances, give your personal information to any other organisation for their marketing purposes.

We will, with your help, keep your personal information accurate, complete and up-to-date.

You have the right to inspect the personal information that we hold about you, and to request corrections. There may be instances where we won't provide access. If so, we will give you our reasons in writing.

What's personal information and why is it collected?

Personal information includes facts such as a person's name, address, telephone number, age, family status, occupation, assets, previous and current insurance experience and driving record. It also includes details of the insurance policies you hold and any changes that you make.

We collect this information for the purposes of communicating with our customers, setting premiums appropriately, investigating and paying claims, providing products and services that meet our customers' needs and compiling statistics.

Under certain circumstances, we may provide your personal information to government authorities.

We may also disclose your personal information to a third party when processing a claim, confirming ratings and in conducting customer research. In processing a claim, we may also need to collect personal information about you (including opinions) from these third parties.

Third parties include other insurance companies, investigators, legal practitioners, the insurance reference bureau, law enforcement agencies, consumer research organisations and finance companies (if requested).

How to inspect information and request corrections

You can inspect and update most of your personal information online. To inspect or amend the personal information we hold about you, or to request any corrections, simply email Bingle at personalinformation@bingle.com.au, identifying yourself as our customer by providing your full name, postal address, date of birth and policy number. Please clearly specify your request.

How to obtain copies of documents

Basic policy information

Basic policy information, such as the policy schedule, can be accessed and downloaded anytime online.

Claims documents

Copies of documents such as repair quotations can usually be provided to you following an email request. To obtain other documents, such as an assessor's report that relates to our assessment on whether to accept a claim, you may need to post us a signed written request (to Bingle, GPO Box 4514, Melbourne 3001). This is because such documents may contain material that affects the rights of others or the management of claims investigations. You will receive a response to your request within ten working days. There is no charge for making a request.

When may access to documents be denied?

We may deny access to some or all of the documents you request. A request will be denied if the document contains

- Confidential information provided by people or organisations other than you.
- Information that could lead to discovery of the person or organisation that provided confidential information.
- Information that discloses our procedures for investigating claims or the management of such investigations.
- Information that is subject to legal professional privilege.

If we deny access to documents, a written explanation of the reasons for doing so will be given to you.

What if access is denied, an amendment refused or you have a complaint about your privacy?

You may appeal if you are refused access to a document or if we have refused to amend information on your personal records.

We endeavour to resolve all disputes promptly and fairly. We provide a free and accessible consumer appeals service via the Australian Associated Motor Insurers Customer Ombudsman. If you wish to use this service, simply email consumerappeals@aami.com.au.

If, after contacting the Customer Ombudsman, you are not satisfied with the outcome you may refer your complaint to the Federal Privacy Commissioner by telephone 1300 363 992 or email privacy@privacy.gov.au.