



Privacy Policy

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1. Privacy and Security Policy

1.1. About this Privacy and Security Policy

This Privacy and Security Statement (**Policy**) outlines how Inserve Australia Limited trading as Construct Services (ABN 76 147 747 859) (“Construct”, “we” or “us”) collects, uses, discloses and stores your personal information.

This Policy applies to websites, marketing activities, products, services and existing customer databases provided by Construct. This Policy also applies to our website which is operated under the domain name constructservices.com. Construct aims to provide users of this website with information that meets their needs. To do this, we may collect personal information about you each time you visit our website.

Construct is committed to protecting the privacy of an individual’s information. Construct complies with the *Privacy Act 1988* (Cth) (“the Act”) as amended and collects, uses, holds and discloses personal information in accordance with the Australian Privacy Principles (“APPs”) contained in the Act.

As Construct may change the content found on its website or change the services it offers at any time, Construct may modify, alter or otherwise change our Policy from time to time. We encourage you to periodically review this Policy for changes. Your continued access to, or use of, this website means that you agree to and accept the changes we make. Your use of our website acknowledges your implied acceptance of this Policy.

1.2. Personal information

- Personal information is information or an opinion about an individual, or an individual who is reasonably identifiable, whether the information or opinion is true or not, or is recorded in a material form or not.
- Personal information that Construct may hold includes (but is not limited to):
 - your name, date of birth, gender, address, telephone number, fax numbers, email address, social media address, marital status, driver’s licence details, information about use of our product or services, insurance history, employment details and history and information about properties previously or currently owned or rented;
 - records of our interactions with you, such as voice recordings of telephone conversations and system notes;
 - financial information such as credit information and history, credit card details, banking details, income and other financial details; and
 - historical information such as prior insurance claims and products and services provided by Construct.

1.3. Sensitive information

- Sensitive information is a subset of personal information.
- It is information or an opinion about certain aspects of an individual, such as a criminal record and health information.
- Construct may need to collect sensitive information such as;
 - physical disability – to assess accessibility at a property;
 - religious beliefs or affiliations – to respect applicable days of work at a property;
- In this Policy, a reference to personal information includes sensitive information.

1.4. Who does our Policy apply to?

Our Policy applies to the following individuals;

- previous, current and prospective customers of Construct;
- previous, current and prospective customers of third party relationships;
- previous, current and prospective employees and personnel of Construct; and
- other individuals whose personal information is collected by us during the conduct of our business including authorised representatives and contractors.

2. Collection of Personal Information

Construct will only collect personal information about you by lawful and fair means. Our approach is to collect personal information directly from the individual concerned unless it is impracticable or unreasonable to do so or in circumstances where you would reasonably expect us to do otherwise.

In the course of our business, we collect personal information directly from you (including in forms, face to face meetings, interviews, registration, business cards and telephone conversations), from publicly available sources of information (such as searches using the Australian Securities and Investments Commission database) and from other persons or organisations, such as insurers.

2.1. How do we collect your personal information?

Construct may collect your personal information:

- when you complete a static form;
- during communications between individuals and our staff including face-to-face meetings, over the telephone or through text messages sent to us;
- through an online form or portal, post or by email;
- via the internet and websites (such as social media sites including Facebook and LinkedIn);

- through communications with landlords, bodies corporate, real estate agents, tenants, leasing agents and council officials;
- from another person you have authorised to provide us with information;
- when you enter into a contract with us for products or services;
- when you pay for our products or services with methods other than cash;
- when we conduct credit checks through credit reporting bodies or various public domain databases;
- when liaising with your insurer and other third parties such as loss adjusters, and insurance brokers;
- through contractors, subcontractors, suppliers and other business partners;
- when we make enquiries through the Australian Securities and Investments Commission, Centrelink or Titles Office;
- when you ask to be included on a marketing distribution list; and
- when evaluating job applicants and personnel, including their contact details, employment history and educational qualifications. This may include “sensitive information”.

You can request access to personal information collected about you by completing our [online enquiry form](#).

In some limited circumstances, we may ask you if we can collect sensitive information about you. We will not collect sensitive information about you unless you consent to the collection, and the information is directly related to our activities.

The information we collect about you will depend on your relationship with us. By way of example, if you visit our website to read or download information, our system will record the date and time of your access to the site and the information viewed or downloaded.

We will only collect information completed in an online form available on our website. This information is used to attend to your enquiries.

2.2. Automatic Collection of Anonymous Data

Construct uses pixel tags and other methods to gather information about the emails it sends to registered website visitors and recipients of emails sent by Construct website visitors to others. Pixel tags are tiny graphic files that are included in HTML-encoded email messages. When such a message is opened in an HTML-capable email program, the recipient’s computer will access Construct servers to retrieve the pixel tag file, allowing Construct to record and store information such as an email address, date and time the recipient viewed the email message if the recipient’s email program can receive HTML and other logging information.

Construct uses this information to optimise e-delivery of future messages to specific recipients and to provide information to registered users with respect to emails they send through the Construct system.

Construct maintains log files tracking Internet Protocol (“IP”) addresses to analyse trends, help diagnose problems with our servers, and to monitor traffic and usage to provide better service to its customers and website visitors.

2.3. Cookies

A cookie is a small-text file placed on your computer hard drive by a web server. Cookies are frequently used on websites. Cookies may then be accessed later by our web servers. Cookies store information about your use of our website and other data (typically not personal information) relating to your general internet usage. This data may include IP addresses, browser versions, number of visits and similar such data relating to your navigation of the internet and our website. Cookies in themselves do not identify the individual user, just the computer used. You can choose if and how a cookie will be accepted by configuring your preferences and options in your internet browser.

We use cookies to determine whether you have previously accessed the Construct website and identify pages you have accessed. Cookies provide content specific to website visitors’ interests to improve the convenience and efficiency of the visitors’ experience when using products and services.

Usage of a cookie is not linked to any personally identifiable information in Construct products and email messages. Visitors can always choose to not accept cookies, but in doing so they may not be able to use some of Construct’s products and services. Some of our business partners, such as our web analytics provider, also use cookies on our website. These cookies are used to track visitor behaviour and Construct has no access to or control over these cookies. This Policy covers the use of cookies by Construct only and does not cover the use of cookies by any third parties.

2.4. What happens if you don’t provide us with your personal information?

You are not obliged to provide us with your personal information when we specifically request it. However, this may mean we are not able to provide you with, or facilitate the provision of, the products and services you request.

You have the right not to identify yourself when dealing with us where it is lawful and practicable for us to allow it. However, the nature of our business is such that there may be practical limitations which impact our ability to facilitate this. For example, we will need a person’s name and residential address to provide our products and services.

2.5. Consent to the collection, use and disclosure of personal information

Where you provide us with personal information about your partner or tenant of your rental property, you must obtain that person’s consent to provide the information, inform them about the purpose of the information given and confirm the person has read and understood this Policy and separately consents to their personal information being used by us in accordance with this Policy.

As a Construct customer, you are required to confirm to us that you and any other individuals whose information is provided consents to us collecting, using and disclosing your and their personal and sensitive information, however collected by us, in accordance with our Policy.

2.6. Withdrawing consent to the use of personal information

You may withdraw your consent:

- to the use of personal information for secondary purposes;
- to being contacted in relation to any of our products or services; and
- to receiving marketing information from Construct by contacting Construct as per the details at the bottom of this Policy or by 'ticking the box' on the relevant form when you apply for a product or service.

3. Holding and Storing Personal Information

We hold and store personal information in our secure electronic databases and in secure hard copy files on our premises, and in accordance with clause 2.2 of this Policy.

All information collected by Construct is stored in Australian Data Centres (which consists of a Private and Public Cloud).

4. Usage of Personal Information

How we use personal information we collect about you depends on your relationship with us.

In general, when we collect your personal information, we may use or disclose this information to:

- identify you and conduct appropriate verification checks and other enquiries;
- manage our ongoing relationship with you;
- help determine the most appropriate products and services for you;
- provide you with information about or changes to our products and services;
- perform activities relating to our businesses, such as managing and developing improvements to our business and operational processes and systems;
- work with third parties to improve our products and services;
- conduct market research, research activities, marketing campaigns and feedback campaigns to improve the effectiveness of marketing activities and the customer experience;
- respond to enquiries received from you;
- discuss claim handling and history with your insurer;
- contact you (via mail, email, telephone or SMS) with initiatives and other products or services we consider may be of interest to you;
- manage and resolve any legal or commercial complaints or issues;
- comply with our legal obligations;

- receive and address feedback or complaints from you; and
- complete authorised financial transactions with you.

Where you are a prospective employee of Construct, we only use your personal information to consider you for the role for which you have applied and if unsuccessful, we retain your personal information for consideration for future roles. This personal information will be destroyed or de-identified if the original reason for collection has ended or a candidate communicates that they do not require further consideration for employment by Construct.

4.1. Remarketing

We may partner with third party vendors to advertise online and third party affiliations to run advertising of our products and services. Third party vendors, including Google, show our advertisements on websites across the Internet by using cookies to serve advertisements based on a person's past visits to our websites. These third party affiliations may contact you by phone to discuss our products and services.

You can opt out of Google's use of cookies by visiting Google's Advertisement Settings. You also have the option to opt out of a third-party vendor's use of cookies by visiting the Network Advertising Initiative opt out page.

4.2. Website

Construct's website may offer visitors to register for promotional and information mailings and for assistance in evaluating its products and services. Registration forms enable visitors to opt in to Construct mailing lists and require visitors to give contact information (such as name, address, email address, home and mobile phone numbers, socio-economic/demographic information, personal preferences and household information). If available, we also collect acquisition data (such as site referrals, campaign tracking, and search data), behavioural data (such as pages visited, time spent on our website, and number of visits), and technical data (such as browser and operating system used to access our website). This data is collected and associated with your personal information when registration or contact forms are completed, or if you are accessing a website.

We use this information to send information about Construct products and services. Notice is given when Construct wish to collect the information to enable visitors to choose whether or not to consent to the terms of collection and use. Those who have registered and subsequently wish to withdraw may opt out of receiving future direct marketing communications at any time.

4.3. In-Person and Telephone Enquiries

We use information collected in-person and over the phone to contact prospective customers with information and promotional material about Construct products and services.

Prospective customers who make enquiries about our products and services who do not register to receive marketing material may still be contacted by Construct about their enquiry. If a prospective customer no longer wishes to receive contact from Construct, they can advise us using the contact details at the bottom of this Policy. Those who have registered and subsequently wish to withdraw may opt out of receiving future direct marketing communications at any time.

4.4. Social Media

Construct may engage with customers or prospective customers through social media channels such as Facebook, YouTube and Instagram. However, no personal information is collected through these channels, unless explicit consent is provided by you.

4.5. Existing Customer Database

Under no circumstances will Construct sell, share or rent the information on Construct's database in any manner to any third parties unless required by law.

Construct will only utilise the information on its database to send promotional information about Construct products and services.

4.6. Employees, Contractors and Subcontractors

Construct collects and retains information about its employees, contractors and subcontractors for the purpose of conducting its business. Construct may also hold information, from time to time, provided by persons and companies who seek employment, or who seek to become a contractor, with Construct.

5. Correction and Removal of Personal Information

If Construct becomes aware that any information we hold is not correct, we will use our best endeavours to obtain the correct information by contacting the individual whose information is incorrect.

Construct allow its records containing personal information to be accessed and/or corrected by the individual concerned in accordance with the Act.

Individuals wishing to lodge a request to access and/or correct their personal information should contact Construct's Privacy Officer. Please provide sufficient detail about the information to help us locate it. We will then use commercially reasonable efforts to take corrective action within a reasonable time.

When personal information is no longer needed for any purpose for which the information may be used or disclosed, it will be destroyed or permanently de-identified.

In certain circumstances, Construct may refuse your request to correct your personal information. Construct will provide you with written notice about the refusal in accordance with APP 13.3.

6. Disclosure of Information

We will not disclose information collected about you without your consent, other than to attend to your specific enquiries, improve customer experience, send you information about Construct products and services or as required under law.

However, by using Construct's website, you authorise us to disclose personal information to third party agents or contractors who provide services to us in connection with the provision of products or services you have sought from us.

6.1. Parties personal information may be disclosed to

To carry out the purposes relevant to your relationship with Construct, we may disclose your publicly available personal information or personal information held by Construct to persons or organisations such as;

- your insurer or their appointed loss adjuster;
- payment system operators and financial institutions;
- service providers engaged by us or acting on our behalf to deliver services relevant to your relationship to Construct;
- third parties with whom Construct works with to improve its products and services;
- third parties who assist us in the detection and investigation of fraud;
- regulatory bodies and government agencies;
- other parties to whom we are authorised for mandatory professional standards or required by law to disclose information;
- the party to whom the disclosure is made controls, is controlled by, or is under common control of Construct;
- manufacturers of products installed at your property for warranty purposes. We will pass on the details necessary for a customer to be covered by individual manufacturer warranties for some of the appliances installed by Construct;
- third parties who assist us with the establishment or maintenance of legal claims;
- agents that we use in the ordinary course of operating our business such as for data processing, printing or mailing;
- persons or entities for which we are providing services, provided the disclosure is consistent with the purpose for which the personal information was obtained;

- couriers and delivery business (where we arrange to deliver products to you or persons you have requested us to send deliveries to); and
- third party software providers who store details of customer account for us or who provide other IT services.

We deal with third parties that are required to meet the obligations in the Act and as such, your personal information will only be used for the purposes that we gave it to them.

6.2. Purpose of collecting, holding, using and disclosing the personal information

There are several reasons why Construct collects, holds, uses and discloses personal information. This is entirely dependent on the relationship you have with Construct.

Construct provides expert building repair services in respect of the insurance industry. We specialise in repairing buildings for major insurance companies and their appointed loss adjusters.

We may hold, use, collect or disclose your personal information:

- for the purposes of marketing our goods and services;
- to provide you with a quote and report about the loss of damage caused by an incident, and the repair costs required to the building or engaging a third party to undertake these tasks; and
- for the purpose of the ordinary course of operation our business such as data processing, printing or mailing.

6.3. Overseas disclosure

Construct may engage service providers who either host or store personal information overseas.

In the event Construct discloses your personal information outside Australia, we will comply with the requirements of the Act that relate to the disclosure of personal information to an overseas recipient.

7. Security

Construct takes all reasonable steps to make sure that the personal information we collect, hold, use and disclose is accurate, complete and up to date. We will protect the personal information that we hold from misuse, interference and loss and from unauthorised access, modification or disclosure. Where permitted by law, we will destroy or permanently de-identify personal information that is no longer required.

We maintain strict procedures and standards and take all reasonable care to protect the security of your personal information received online. We use industry-standard security safeguards such as a 128-bit Secure Socket Layer (SSL) to transfer personal and financial information between you and our web servers coupled with carefully developed security procedures. These measures are designed to protect visitor information from loss, misuse or unauthorised alteration.

No data transmission over the Internet can be guaranteed as fully secure. Construct cannot guarantee or warrant the security of any information you send to us using our online forms or products. You submit information at your own risk.

Construct employees are trained and required to safeguard customer and prospective customer website visitor information. Using physical, electronic and procedural safeguards, we restrict access to such personal information to only those employees who are required to know information for operational purposes.

8. Access to your personal information

Construct will provide you with access to your personal information if practicable and will take reasonable steps to amend any personal information about you which is inaccurate or out of date. In some circumstances and in accordance with the Act, Construct may not be able to give you access to your personal information.

If we cannot give you access to your information we will provide you reasons for this decision.

To request to access your personal information, please contact our Privacy Officer (details below).

9. Opting Out of Marketing and Promotions

If a person no longer wishes to receive Construct marketing communications, they can opt out of receiving these communications by making the request at the time of receiving the communication or by emailing construct@constructservices.com at any time.

When an opt-out request is made, your details are marked in our database with an unsubscribe 'flag' so that you do not receive further direct marketing from us. If we have received details of your postal address, it will be added to a suppression list to be excluded from any future posted direct marketing.

10. Links to other websites

Construct's website may contain hyperlinks to other websites. When you use a hyperlink from the Construct website to the websites of third parties, those websites are not subject to Construct's privacy and security standards. Please be aware that third parties may independently collect information about website visitors when they view advertisements or other communications from third parties through Construct's products or services. If visitors do not want those companies to collect information about them, they should contact these companies directly.

11. Complaint and Dispute Resolution

If you have any concerns or complaints about the way your personal information has been collected or handled, please contact the Privacy Officer whose contact details appear below. Your concern or complaint will be directed to the appropriate complaint manager, who will consider and respond to your complaint within 30 days.

Please contact the Privacy Officer if you wish to view this Policy in an alternative format. We will endeavour to respond and provide an alternative format as soon as possible.

The aim of the dispute resolution process, such as conciliation, negotiation or mediation, is to reach a settlement that will resolve a complaint.

Remedies for privacy related complaints may include one or more of the following;

- an apology to the individual;
- being provided with access to information;
- correction or amendment of a record;
- systems or procedures improvements, including changed or upgraded security arrangements for personal information;
- privacy notices being amended or updated; or
- staff training.

It is our intention to use our best endeavours to resolve any complaint to your satisfaction. However, if you are unhappy with our response, you may contact the Office of the Australian Information Commissioner who may investigate your complaint further.

11.1. Data Breach Notification

If an eligible data breach is reported Construct will take all reasonable steps to ensure an assessment is completed within 30 days. If an eligible data breach is confirmed, as soon as practicable Construct will provide a statement to each of the individuals whose data was breached or who are at risk, including details of the breach and recommendations of the steps individuals should take. A copy of the statement will also be provided to the Office of the Australian Information Commissioner.

12. Questions and Concerns

If you have any questions regarding this Policy, the operation of this website, or your dealings with Construct, please contact the Privacy Officer by our [online enquiry form](#) or by;

Mail: PO Box 1137, Wangara DC WA 6947

Email: construct@constructservices.com

Phone: 1300 266 787

Further information about the application of the Act can be found at the website of the Office of the Australian Information Commissioner at www.oaic.gov.au.