Privacy Policy

Australian Customers

Pet Business Insurance and Pet Business International are trading names of LRMS Europe Limited. This privacy policy sets out how LRMS Europe Limited uses and protects any information that you give LRMS Europe Limited when you use this website. LRMS Europe Limited is committed to ensuring that your privacy is protected.

Should we ask you to provide certain information by which you can be identified when using this website, you can be assured that it will only be used in accordance with this privacy statement. LRMS Europe Limited may change this policy from time to time by updating this page. You should check this page from time to time to ensure that you are happy with any changes.

Data Protection – Privacy Notice

> Australian customers: LRMS Europe Limited (Irish company number 680976) trades as Pet Business International.
> Australian licensed broker: Asia Mideast Insurance and Reinsurance Pty Ltd (AMIR), ABN 67 079 924 851, AFSL 239926.
> Insurer: Accelerant Insurance Europe SA. LRMS is not described as an authorised representative of AMIR.

Introduction

We respect your privacy and process personal information in connection with Australian pet business insurance. LRMS Europe Limited is established in Ireland and is subject to applicable Irish and EU data protection laws, including the EU General Data Protection Regulation (GDPR) and the Irish Data Protection Act 2018. Australian privacy requirements, including the Privacy Act 1988 (Cth) and the Australian Privacy Principles, may also apply to the handling of Australian customers' information.

Data Controller

LRMS Europe Limited operates the online quotation and policy administration platform and determines how personal information is used for those purposes. AMIR (Asia Mideast Insurance and Reinsurance Pty Ltd, ABN 67 079 924 851, AFSL 239926) acts as the Australian licensed broker and may separately control personal information used in providing its services. Accelerant Insurance Europe SA is the insurer. Each organisation may have its own privacy obligations and notice.

Personal Information

We will use personal information about you mainly to:

- Provide you with a quotation from insurers;
- Arrange and administer your policy if you buy one through us;
- Arrange payment options, where available and applicable;
- Inform you about our products and services.

Sensitive Information

Some of the personal information we ask you to provide may be sensitive (special category) as defined in the legislation, including health or criminal history information where relevant to an insurance enquiry or claim. We will only collect and use such information where permitted by applicable law and with consent where required. If you provide information about another person, please ensure you have authority to do so and have informed them about this notice.

Legal Basis for Processing your Personal Information

We are required to have a lawful basis (as defined in the legislation) in order to process your personal data. The relevant bases which we use are shown in the table below.

Purpose of Processing	Lawful Basis
Providing quotations; arranging and administering insurance policies.	Necessary for the performance of an insurance contract.
Arranging premium finance / consumer credit.	Necessary for the performance of a consumer credit contract.
Provision of information on products and services (marketing).	Our legitimate interests or your explicit consent.
To notify you of changes in our service.	Our legal and regulatory obligations.
To prevent and detect fraud, money laundering and other financial crimes.	Our legal and regulatory obligations.
To meet general legal or regulatory obligations.	Our legal and regulatory obligations.
Statistical analysis.	Our legitimate interests – to refine and enhance the products and pricing which we can offer.

Marketing

We may contact you by email, text, telephone, mail or other agreed means to keep you up to date about our products and services. The legislation allows us to do this in our own commercial interests for certain communications with previous customers. In other circumstances we can only do so with your explicit consent. In all cases you can opt out from receiving such communications at any time.

Disclosure of your Personal Information

As a necessary part of providing you with the services described above, we may need to disclose your personal data to other third parties. These include: premium finance companies, computer bureaux/software houses, insurers, other insurance intermediaries, insurance industry databases, government databases, credit agencies, regulatory authorities and the police/other law enforcement bodies, to assist with fraud prevention and detection.

Retention Period

Your data will not be retained for longer than is necessary and will be managed in accordance with our data retention policy. In most cases the period will be a maximum of 7 years following the expiry of an insurance contract, unless we are required to retain the data for a longer period due to business, legal or regulatory requirements.

International Transfers of Data

Australian customer information is normally received and processed by LRMS Europe Limited in Ireland. We may share it with AMIR in Australia, Accelerant Insurance Europe SA, appointed claims handlers, payment providers and other service providers where needed to quote, issue, administer or respond to claims under the policy. Transfers outside the EEA are handled using appropriate safeguards where required under GDPR; overseas disclosures of Australian personal information are handled in accordance with applicable Australian privacy requirements.

Your Rights

Under the legislation you have the following rights in relation to our processing of your personal data:

1. The right to be informed about how we use your personal data (this Privacy Notice);
2. The right to see a copy of the personal information we hold about you (in most cases this will be free of charge);
3. The right to have personal information rectified if inaccurate or incomplete;
4. The right of erasure of your personal information (the “right to be forgotten”) where there is no compelling reason for its continued processing;
5. The right to restrict processing in certain circumstances, e.g. if its accuracy is being contested;
6. The right to data portability which, subject to certain conditions, allows you to obtain and reuse your personal data across different services;
7. The right to object to certain processing, including for the purposes of direct marketing;
8. Rights to information in relation to automated decision making and profiling.

Complaints / Contact Us

Please contact LRMS first if you have concerns about our handling of your information. Where applicable, complaints may be made to the Irish Data Protection Commission (www.dataprotection.ie) or the Office of the Australian Information Commissioner (www.oaic.gov.au). If a concern relates to AMIR’s handling of personal information, AMIR’s own privacy and complaints arrangements may also apply.

For privacy enquiries or requests, contact LRMS Europe Limited, Glandore Business Centres Ltd, Fitzwilliam Hall, Fitzwilliam Place, Dublin 2, D02 T292, Ireland; email: sales@petbusinessinternational.com.au.

Security

We are committed to ensuring that your information is secure. In order to prevent unauthorised access or disclosure, we have put in place suitable physical, electronic and managerial procedures to safeguard and secure the information we collect online.

How We Use Cookies

A cookie is a small file which asks permission to be placed on your computer’s hard drive. Once you agree, the file is added and the cookie helps analyse web traffic or lets you know when you visit a particular site. Cookies allow web applications to respond to you as an individual. The web application can tailor its operations to your needs, likes and dislikes by gathering and remembering information about your preferences.

We use traffic log cookies to identify which pages are being used. This helps us analyse data about web page traffic and improve our website in order to tailor it to customer needs. We only use this information for statistical analysis purposes and then the data is removed from the system.

Overall, cookies help us provide you with a better website by enabling us to monitor which pages you find useful and which you do not. A cookie in no way gives us access to your computer or any information about you, other than the data you choose to share with us.

You can choose to accept or decline cookies. Most web browsers automatically accept cookies, but you can usually modify your browser settings to decline cookies if you prefer. This may prevent you from taking full advantage of the website.

Links to Other Websites

Our website may contain links to enable you to visit other websites of interest easily. However, once you have used these links to leave our site, you should note that we do not have control over that other website. Therefore, we cannot be responsible for the protection and privacy of any information which you provide whilst visiting such sites, and such sites are not governed by this privacy statement. You should exercise caution and look at the privacy statement applicable to the website in question.

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