

Insurance Australia Limited Privacy Policy

This Policy is current as at 11 Jan 2014.

**Insurance Australia Limited
ABN 11 000 016 722
388 George Street
Sydney NSW 2000**

Insurance Australia Limited Privacy Policy

In this Privacy Policy the terms “we”, “our”, and “us” refers to Insurance Australia Limited ABN 11 000 016 722.

We value the privacy of your personal information. This Privacy Policy (which is referred to in some of our documents as our Privacy Charter) outlines how we collect, hold, use and disclose your personal information.

You do not have to provide us with your personal information. However, if you don't it may affect our ability to assist you or provide you with a product or service, including processing a claim.

If you want to deal with us while not identifying yourself (ie anonymously or by using a pseudonym) we will allow you to do this where it is practicable (for example where you make a general enquiry of us). Please tell us if you wish to do this and we will indicate whether, given the nature of the transaction, it is practicable.

By applying for, renewing or using any of our products or services, making a claim or providing us with your personal information, you agree to your personal information being collected, held, used and disclosed as set out in this Privacy Policy.

Personal information we collect and hold

The personal information we collect and/or hold about you and other individuals (such as a co-insured or your spouse, partner or children) can include:

- name, date of birth, gender;
- contact details such as address, phone, fax and email;
- information relevant to providing a product or service such as:
 - underwriting information like your claims history and driving history, and
 - financial institution account details like your credit card or bank account number e.g. if the product or service is being paid for in this way or we are making a claim payment;
- information obtained as part of the management and processing of a claim e.g. information on a police report;
- details of insurance policies you hold or have held; and
- sensitive information such as health information (e.g. where health is relevant to underwriting an insurance policy or dealing with, managing, or processing a personal injury claim) or criminal records (e.g. where this information is relevant to underwriting an insurance policy or processing a claim).

How we collect and hold personal information

How we collect

We may collect personal information about you and other individuals in various ways including:

- over the phone,
- in person including at branches or offices,
- over the internet, including via our website, online forms and surveys, email or cookies (please see our Online Privacy Statement for more information on how we collect personal information online),
- in writing, including via hard copy forms.

From whom we collect

We may collect such information directly from you or through others, including the Entities listed in Table A below.

Table A: Entities through which we may collect your personal information

Entities	
Our Parties	
Our agents and distributors	➤ for example, someone who offers you one of our products or services on our behalf
Our related entities and their agents, distributors	➤ for example, CGU Insurance Limited
Our Service Providers	➤ for example, investigators, recovery agents, lawyers, assessors, repairers, suppliers, advisers, mailing houses, marketing agencies, market researchers, payment service providers, experts and IT providers and agents or subcontractors of any of those providers. ➤ may also include overseas service providers
External Parties	For example: <ul style="list-style-type: none"> ➤ insurance reference bureaus ➤ a credit provider with an interest in your insured property ➤ other insurers - for example to recover monies on a claim you have made ➤ another party involved in a claim — for example to recover monies on a claim you have made ➤ your family members — for example, if they contact us with your authority ➤ a joint insured on your policy ➤ statutory authorities or government departments — for example, if we request a police report for your claim ➤ medical practitioners or other professional experts — for example, if your claim is for personal injury ➤ Financial Ombudsman Service — for example, if they contact us about a complaint you make with them.

We may also collect personal information from publicly available sources such as the phone book or public websites.

When we collect personal information from you about someone else

We and Our Parties listed in Table A on our behalf may seek to collect from you personal information about another person. This may happen if you apply for a product or service jointly with another person or you have personal information about another person which is relevant to a claim. For example, you may have the details of a witness to an accident for which you are claiming under an insurance policy.

If you provide us or Our Parties on our behalf with information about another person, then you must:

- have their consent to do so
- tell them:
 - that you are disclosing their personal information to us, and
 - provide them with a copy of (or refer them to) this Privacy Policy.

Holding personal information

We hold personal information electronically and on paper/in hard copy.

For the personal information we hold electronically we take reasonable security measures including firewalls, secure logon processes, encryption and intrusion monitoring technologies.

For the information we hold in hard copy/on paper we have in place reasonable confidentiality procedures and we also take reasonable security measures.

We also require our Service Providers to hold personal information securely.

The purposes for which we collect, hold, use and disclose personal information

We and Our Parties may:

- hold and use your personal information, and
 - disclose your personal information to the Entities listed in Table A (above),
- for the purposes set out in Table B.

Table B: Purposes for which we and Our Parties may collect, hold, use and disclose personal information

Purposes	
To deal with enquiries	We may need to collect your personal information to answer an enquiry you make
Providing a product or service	Including: <ul style="list-style-type: none"> - providing you with a quote - considering your application(s) - underwriting a policy for example deciding whether or not to insure you and if so on what terms - issuing, renewing or amending a policy - administering a policy, for example processing payments
Pricing a policy, offering excesses and discounts	For example pricing your policy and calculating or offering discounts
Maintaining and improving our products and services, auditing, quality assurance and training	For example we may review your personal information to see how our products and services can better suit your needs
Dealing with a claim	Including: <ul style="list-style-type: none"> - managing and assessing claims made under or against a policy which you hold - processing claims - recovering money paid to you or debts you have incurred
Dealing with a complaint	For example a complaint made by you in respect of a product, service or claim
Communicating details about our products and services or conducting market research	For example we may tell you about products and services we provide (if you opt-in to receive such information) For further information, please refer to the "Marketing" section below
Facilitating our business operations	For example, for managing our IT infrastructures, databases, websites and statistical and maintenance purposes
Other purposes	Any other purpose communicated to you at the time we collected your personal information or as required or permitted by law

Where we or any of Our Parties disclose your personal information to any of Our Service Providers listed in Table A, they will only be authorised by us to use that information and disclose it to the other Entities listed in Table A for the specific purpose(s) in Table B for which the information was provided to them. Our Service Providers and External Parties listed in Table A may have their own privacy policy that contains information about their privacy practices and how you can access any personal information they hold about you, seek correction of it or make a complaint about a breach of the *Privacy Act 1988* (Cth).

Occasionally we may be required or authorised to collect personal information because of an Australian law or an order of a Court/Tribunal. If we are collecting personal information for this purpose we will tell you.

Some of the Entities listed in Table A (above) are located in countries outside of Australia such as the United States, New Zealand and India. We may disclose personal information to these parties. Our contractual arrangements with these Entities generally include an obligation for them to comply with Australian privacy laws.

Marketing

Your personal information helps us to provide you with a range of leading insurance products and services.

If you have provided consent, we, Our Parties, and Our Service Providers, listed in Table A (as applicable), may collect, hold, use and disclose your personal information and contact you by post, SMS, email or telephone to:

- provide you with information and offers about our products and services (including through social media channels and websites)
- provide you with information and offers about products and services offered by:
 - NRMA Motoring & Services and its related entities
 - our agents and distributors
 - our related entities, and
 - other organisations we promote or their agents.

If you want to withdraw your consent to using your personal information for those marketing reasons, contact us to 'opt out' or follow the unsubscribe instructions in the relevant communication.

You can change your mind at any time. If you decide to 'opt back in' just let us know. Our contact details are at the end of this Privacy Policy under 'Further Information'.

How you may access your personal information and seek correction of it

Accessing your information

You can request access to the personal information we hold about you. So that we can provide access quickly and efficiently, we may ask you to complete a 'Personal Information Access Request Form'. We may charge you a reasonable amount to cover matters such as retrieving, copying and sending out the information, but we will not charge you just for making the request.

If we aren't able to meet your request for access, we'll let you know why.

Keeping your information accurate

We take reasonable steps to ensure that the personal information we collect and store, use or disclose is accurate, up-to-date and complete. However, we rely on you to advise us of any changes to your information to help us do so. If you believe your personal information is not accurate, up-to-date or complete, then please let us know.

If you'd like to request access to or seek correction of your personal information please contact us. Our contact details are at the end of this Privacy Policy under 'Further Information'.

Complaints about how we handle your personal information

If you have a complaint about our handling of your personal information or an alleged breach of the privacy principles contained in the *Privacy Act 1988 (Cth)*, please contact us and provide us with the details of your complaint/the alleged breach as well as any supporting evidence. You can call us on the number below or write to us using the following address, fax number, or email address:

Customer Relations
Insurance Australia Limited
Reply Paid 62759,
Sydney, NSW 2000
Phone 1800 045 517
Toll Free Fax 1800 649 290
Email address: customer.relations@iaq.com.au

We will promptly acknowledge the complaint, carefully investigate it and determine the steps that we will undertake to resolve your complaint. We will contact you if we require any further information and will provide you with our determination once it is made. If you are unhappy with our determination, we will provide you details on how to take the complaint further.

Revision of our Privacy Policy

We may change this Privacy Policy from time to time. If we do so we will notify you by placing a notice on our website. Therefore please review our Privacy Policy or website periodically for changes.

Your continued use of our website, products or services, requesting our assistance, applying for or renewal of any of our products or services, making a claim or the provision of further personal or sensitive information to us after this Privacy Policy has been revised, constitutes your acceptance of the revised Privacy Policy.

Further information

If you would like further information about this Privacy Policy, or about how we manage your personal information, please:

- call one of our consultants on 132 132,
- write to us at Customer Relations, Insurance Australia Limited, Reply Paid 62759, Sydney, NSW 2000
- Email address: customer.relations@iaq.com.au

This Privacy Policy is also available on our website www.iaq.com.au/privacy_ial