



Privacy Policy

This Privacy Policy applies to QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545, QBE Life (Australia) Limited ABN 83 089 971 073 AFSL 245492, QBE Management Services Pty Limited ABN 92 004 800 131, Elders Insurance (Underwriting Agency) Pty Limited ABN 56 138 879 023 AFSL 340965, Insurance Box Pty Limited ABN 42 165 156 972 AFSL 450498 and Trade Credit Underwriting Agency Pty Limited ABN 73 160 077 574 (**we, our and us**).

We're committed to safeguarding your privacy and the confidentiality of your personal information and are bound by the Australian Privacy Principles which are set out in the *Privacy Act 1988* (Cth) (the **Act**).

Kinds of personal information we collect and hold

Personal information we may collect from you includes:

- Your name, address, date of birth and contact details
- Details of any property you insure
- Your financial details, if you take out consumer credit insurance, if your insured property is financed or when you decide to pay us by direct debit
- Medical and health information, if you take out travel or sickness and accident insurance or if your claim relates to a sickness or an accident
- Professional qualifications, if they're relevant to the insurance you take out with us, and
- Your past employment, qualifications, residency status and proof of identity if you apply to work for us.

Sources of personal information

We may ask you to provide us with your personal information if you're:

- Our customer or a beneficiary under one of our customer's policies
- Involved in a claim as a claimant or as a witness

- A customer of one of our business partners or insurance intermediaries
- An entrant in a competition or a participant in a loyalty program or marketing initiative
- A business partner, where we may contact you to promote our products and services
- A trainee or person using our online training facilities, or
- An applicant for employment, through our recruitment services provider.

In most cases we'll collect personal information directly from you. We'll obtain your consent to collect sensitive information, such as information about your health, unless we're required or permitted by law to collect it without your consent.

If you're a borrower and your financial institution has required you to pay for lenders' mortgage insurance (LMI) you're not our insured, but we collect your information so we can assess the risk of default on your loan. For more information about LMI and your privacy please visit qbelmi.com.au

Purposes for collecting, holding, using and disclosing personal information

We only collect, hold, use and disclose your personal information in ways you'd reasonably expect and where it's reasonably necessary for our business, including:

- Issuing, administering and managing insurance policies
- Processing claims and taking recovery action;



- Working with our business partners and insurance intermediaries
- Data analytics
- Assessing your suitability to work with us, or
- Conducting marketing initiatives and promotional activities.

We'll request your consent for any other purpose you wouldn't reasonably expect.

If you choose not to provide us with your personal information, we may not be able to do business with you.

Anonymity and pseudonymity

There are some circumstances where you may be able to deal with us anonymously or by using a pseudonym, including where you're only looking for general information about one of our products or services or a quote.

How personal information is collected and held

We collect your personal information when you contact us, use our online services, enter our promotions, participate in marketing initiatives, deal with our business partners and insurance intermediaries and when you apply to work with us.

Your personal information is recorded in our systems, databases and paper records and is held in secure environments. We may use our related bodies corporate, agents and third party suppliers for data storage services, which may be located outside of Australia.

Any personal information you provide over the internet is held securely and isn't retained on our web servers. We use service providers and secure online payment facilities so you can pay us by credit card. Your details can't be accessed through the internet after your payment has been processed.

When you visit our websites we use common internet technologies, such as cookies, to collect general statistical information and to assist you in using our online services. We don't collect personal information from cookies or use them for marketing purposes.

Disclosure to overseas recipients

Sometimes we store or disclose your personal information overseas. The locations we send it to include the Philippines, India, Ireland, the UK, the US, China and countries within the European Union.

Where your personal information has been disclosed overseas, there's a possibility that the recipient may be required to disclose it under a foreign law. Where this occurs, such disclosure isn't a breach of the Act.

Who we may disclose your personal information to

We, or our agents, may disclose your personal information to:

- Any person authorised by you
- Our related bodies corporate, including QBE's services company located in the Philippines which provides sales, claims, accounting and administration services
- Mail houses, records management companies or technology services providers for printing and/or delivery of mail and email, including secure storage and management of our records
- Financiers of any property you insure with us to confirm your policy is current, or when your property is a total loss to confirm they have a current interest
- Medical practitioners or health care providers to establish your medical status and arrange appropriate treatment and services. In an emergency we may also disclose information to your employer or family members
- Organisations that provide banking or transactional services to facilitate payments to and from us
- Financial services providers who arrange your insurance with us
- Co-insureds to confirm full disclosure has been made to us

- Other insurers to obtain information about your past insurance history, including to confirm a no claim bonus status, to assess insurance risk or assist with an investigation
- Our reinsurers
- Dispute resolution organisations such as the Financial Ombudsman Service
- Service providers that perform data analytics
- Companies that conduct customer surveys on our behalf, and
- Insurance reference bureaus to report claims you make with us.

We may also disclose your personal information to:

- Repairers and suppliers to repair or replace your property
- Investigators and assessors to investigate and assess your claim and matters related to it
- Lawyers and recovery agents, to defend an action by a third party against you, to recover our costs (including amounts you owe us) or to seek a legal opinion on matters related to products or services you have with us
- Witnesses, to obtain witness statements, and
- Other parties to a claim to obtain statements from them, seek recovery or defend an action.

Personal information about you may also be collected from these people and organisations.

Website and app tracking

When you visit our websites or use one of our apps we, or third parties acting on our behalf, use cookies to collect information. Cookies are small text files placed on your computer when you visit certain websites. We use both 'persistent' and 'session' cookies.

We also utilise other technologies similar to cookies, including those which are embedded into or which accompany emails sent to you by us or on our behalf.

What information do we collect?

The information we collect includes:

- Dates and times of visits to our website or use of our apps and the browser used
- Details of sites you visited prior to visiting our website
- Pages you visit, the time you spend on them and documents you view or download
- Visits you've made to our websites before
- Your location
- Your preferences, and
- Your server address/IP address.

What do we use this information for?

We use information collected to:

- Assist you to use our online services and understand your needs
- Collect statistical information
- Enhance website functionality and user experience, and tailor your experience
- Evaluate the effectiveness of our advertising
- Investigate security incidents
- Know if you've opened emails sent to you, and how you've interacted with them
- Manage our servers and websites, and
- Market our products and services, and continue to improve them.



Managing cookies

By accessing our website or using one of our apps you agree to cookies being stored in your browser or device. You may be able to configure your browser to accept or reject cookies, or to notify you when a cookie is being sent. The 'help function' on your browser will provide you with details on how to change your browser configurations.

If you reject or block cookies, the functionality of our website or app may be affected.

Sharing your information

We share information from cookies and other technologies with third party providers, including Google Analytics. The information collected can be combined with other information and other, allowing us or those third parties to identify users at an individual level, their behaviours, activity and needs.

Some of our websites present content and functionality provided by third parties which we don't control. We'll take reasonable steps to tell you before you use them, but you should consult the privacy policies of the third party providers as well.

For more information about cookies

For further information about cookies, including how to see what cookies have

been set, how to manage and delete them or how to manage your browser settings visit www.allaboutcookies.org.

Accessing and seeking correction of your personal information

Our aim is to always have accurate, complete, up-to-date and relevant personal information. When you talk to us or if we send you documentation, you should check that the information we hold about you is correct.

You can request access to the personal information we hold about you at any time, and ask us to correct any errors. Generally no restrictions or charges will apply.

Contacting us or making a complaint

Please get in touch with QBE Customer Care if you:

- have questions about our policy
- would like a free copy of it
- want access to your information, or
- would like us to correct it.

We're also available if there's something you're not happy with, whether it be about our policy or how we've managed your information.

QBE Customer Care

Phone 1300 650 503 (Office Hours Mon-Fri: 9:00-17:00)

Calls from mobiles, public telephones or hotel rooms may attract additional charges

Email customercare@qbe.com

Post GPO Box 219
PARRAMATTA NSW 2124

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