

Protecting your privacy and your personal information is important to us, as it is fundamental to the way we conduct business. Achmea Australia (ABN 86 158 237 702, AFSL 433 984) is bound by the Privacy Act 1988 (Cth) and the Australian Privacy Principles set out in that Act. These Principles govern how Achmea Australia collects, uses and discloses your personal information.

This Privacy Policy contains information about how Achmea Australia manages the personal information we collect about any of the individuals we may deal with. If you have any questions about the way we manage the personal information we collect about you, contact us via the means set out at the end of the Privacy Policy (see below).

## **Personal information**

Personal information is any information whereby your identity may be ascertained.

## **Personal information collected via the website**

Achmea Australia does not collect any personal information about you when you use this website unless you make an enquiry of us. If you make an enquiry of us, we generally collect your name, contact details (including e-mail) and any other information you include in your enquiry.

If you do not provide us with all or part of the information requested we may not be able to attend satisfactorily or at all to your request or enquiry.

## **Personal information collected via other means**

The kinds of personal information collected via means other than the website (for example, application forms, other documentation and through communications) includes your name, address, contact details, occupation, business type and turnover and information specific to your product preference. For identification purposes we may also collect government identifier numbers such as TFNs, ABNs, Medicare card, birth certificate, passport, citizenship certificate, driver license or pension card. Additionally we may collect bank account numbers or credit card numbers for identification purposes and/or for collection of premiums or payment of claims. In most cases, no sensitive information is collected. However we may collect sensitive information that comprises information about your health (e.g. to assess claims or applications), membership of any trade unions or professional associations and any criminal convictions you may have.

Personal information is generally collected directly from you, usually at the time of contact. However, in some circumstances we will need to collect your personal information from third parties. These circumstances may include collection of your personal information from third parties such as investigators or medical practitioners for the purposes of assessing a claim under your insurance policy, or from a third party to assist us to process an application (such as to verify information you have provided or to assess your circumstances) or to assist us to locate or communicate with you. When you give personal information about other individuals, we rely on you to have made or to make them aware that you will or may provide their information to us and of the availability of this Privacy Policy, which they should read to understand our collection and management of their personal information.

We rely on you to have obtained their consent on these matters. If you have not done or will not do either of these things, you must tell us before you provide the relevant information.

If we do not collect your personal information we may not be able to issue insurance cover to you or process claims that you make.

## Use and disclosure of personal information

We will only collect, use or disclose your personal information as reasonably necessary for our business purposes and as permitted by law. The purposes may include:

- attending to any request or enquiry you make of us about applications, services or arrangements;
- processing and assessing your application for insurance (including verifying your identity for these purposes);
- administering your insurance policy, including any claims you make or claims made against you or as permitted by law;
- preparing your Certificate of Insurance;
- assessing, processing and investigating insurance risks or claims;
- managing our products and services or other relationships and arrangements, including processing receipts, payments and invoices;
- detecting and preventing fraud and other risks to us and our customers;
- dealing with complaints;
- allowing our affiliates to promote other products and services to customers;
- meeting legal and regulatory requirements. Various Australian laws may expressly require us to collect your personal information, or we may need to do so in order to be able to comply with other obligations under those laws. Such laws include the Anti-Money Laundering and Counter-Terrorism Financing Act (for example, to comply with identity verification requirements), the Banking Act, the Financial Sector (Collection of Data) Act, the Corporations Act, the Insurance Act and other regulatory legislation (for example to make reports and provide other information to regulators such as ASIC and APRA) and the Taxation Administration Act, the Income Tax Assessment Act and other taxation laws (for example, to comply with information requests issued by the Commissioner of Taxation);
- enforcing our legal rights, including undertaking claim recover activities and legal proceedings.

We disclose your personal information to third parties as necessary to assist us in providing services to you and otherwise administering our business. Your personal information may be disclosed to the following third parties:

- related companies within the Achmea Group in Australia and overseas and associated companies of Achmea Australia;
- administrative service providers, such as mailing houses, printers, information technology providers and call centre operators;
- companies that provide support services;
- companies that conduct customer service surveys on our behalf;
- other insurers and reinsurers;
- insurance intermediaries;
- insurance reference bureaus;
- credit reference agencies;

- external claims data collectors
- government agents;
- data collection and verification agencies;
- underwriters, loss adjusters and assessors;
- repairers and suppliers;
- investigators and recovery agents;
- police, law enforcement bodies and agencies;
- regulatory bodies in Australia and overseas;
- legal advisors;
- medical, health and case managers and service providers;
- actuaries and accountants;
- your employer;
- co-insureds on your policy;
- other parties as required by law;
- your family members where authorised by you;
- the agent of any of these;
- your agent; and
- organisations that wish to acquire an interest in any part of our business from time to time.

Some of these recipients may be located outside Australia and it is likely that such countries will include the Netherlands.

## Call recording

We may record incoming and/or outgoing telephone calls for training or verification purposes. If you require access to a recorded call, a copy or appropriate access will be provided by us where available. It should be noted that not all calls are recorded and therefore not all calls will be accessible upon request.

## E-mail

We may retain the content of any e-mail that you send us. Your e-mail message content may also be monitored by our employees for security issues including where e-mail abuse is suspected. Our response to you may be monitored for quality assurance issues.

## Personal information security

Achmea Australia is committed to keeping secure the data you provide us and we will take all reasonable precautions to protect your personally identifiable information from loss, misuse or alteration. Personal information held by Achmea Australia is protected by a number of physical and electronic safeguards including restricted access to storage areas and computer databases.

## Accessing and requesting correction of your personal information

Pursuant to the Privacy Act, you can request access to the personal information Achmea Australia holds about you by completing a Request for Access of Personal Information form which is available

at any branch or by contacting us as set out below. Your request will usually receive a response within 5 business days. Gaining access to your personal information is subject to some exceptions allowed by law.

We take precautions to ensure that the personal information we collect, use and disclose is accurate, complete and up-to-date and relevant. If you believe that this is not the case in relation to any personal information we hold about you have the right under the Privacy Act to request that we correct your personal information. If you would like to correct your personal information please contact the Achmea Privacy Officer using the contact details set out below.

## Complaints and disputes

If you have reason to believe that we have not complied with our obligations under the Privacy Act in relation to your personal information, you should contact your local Risk Specialist or our Internal Disputes Resolution Officer at:

### Internal Disputes Resolution Officer

PO Box H359, Australia Square NSW 1215

T 1800 724 214 F 1800 724 205 E [complaints@achmea.com.au](mailto:complaints@achmea.com.au)

[www.achmea.com.au](http://www.achmea.com.au)

We will investigate all complaints and respond to you as soon as practicable. If we find a complaint is justified, we will resolve it. If you are not happy with the way your complaint is being handled, you can also contact the Achmea Privacy Officer on the contact details set out below.

## Contact us about privacy

Our contact details are as follows:

Privacy Officer

PO Box H359, Australia Square NSW 1215

T 1800 724 214 F 1800 724 205 E [complaints@achmea.com.au](mailto:complaints@achmea.com.au)

[www.achmea.com.au](http://www.achmea.com.au)