

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) (“Act”) and the Australian Privacy Principles set out in that Act.

This Privacy Statement sets out how Achmea Australia collects, stores, uses and discloses your personal information. If you have any questions about the way we manage the personal information we collect about you, please contact us using the contact details at the end of this Privacy Statement.

1. Personal information

Personal information is any information or an opinion about an identified individual, or an individual who is reasonably identifiable regardless of whether:

- the information or opinion is or is not true; and
- the information or opinion is or is not recorded in a material form.

Examples of personal information include name, address and date of birth.

2. How and what type of personal information is collected?

If you want to deal with us while not identifying yourself (i.e. 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.

You may choose not to provide Achmea Australia with your personal information. However, if you do not provide this information, Achmea Australia may not be able to insure you or pay your claim.

2.1 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 to assist us to measure and improve our website. Examples of information that we collect include: day and time of your visit, whether you have visited our website previously, whether you used

a search engine to find us and some geographical information about what country and state you are in.

2.2 Other means

The kinds of personal information we collect (for example, via application forms, other documentation and through communications) includes your name, date of birth, gender, address, contact details, occupation, business type and turnover and information specific to your product preference, such as details of any property being insured. For identification purposes we may also collect government identifier numbers such as TFNs, ABNs, Medicare card, passport, citizenship certificate, driver licence or pension card.

Additionally, we may collect bank account 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:

- your agent, adviser, or family member who applies for a policy that covers you or is instructed by you to deal with us
- a co-insured on your policy;
- other insurers and insurance reference bureaus;

- people who are involved in a claim or assist us in assessing, investigating, processing or settling claims, including another party involved in the claim or third parties claiming under your policy, witnesses, medical service providers or other professional experts, external claims data collectors and verifiers, and your employer;
- statutory authorities or government departments, for example, the Australian Financial Complaints Authority;
- marketing organisations, including through the use of purchased lists;
- industry databases;
- publicly available sources such as the Internet and telephone directories; and/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 Statement, 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.

3. How we use and disclose 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;
- data analytics, so that we can better understand our customers' needs and tailor our future products and services accordingly;
- meeting various legal and regulatory requirements.;
- 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 (most likely in the Netherlands) 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 and other professional advisors;
- medical, health and case managers and service providers;
- your employer;

- co-insureds on your policy;
- other parties as required by law;
- your family members where authorised by you;
- 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.

If you apply to us for employment, and have lived or worked overseas, we may disclose your personal information to overseas recipients for the purposes of gathering information to assess your application. If you have previously worked for us, and provide our details to a prospective employer or recruitment agency located overseas, we may disclose your personal information to that entity to assist them to assess your application (e.g. Statement of Service).

If you are a client or have otherwise expressed interest and provided us with your contact details, we may send emails to you with information about our products and services. If you do not wish for us to send you such emails, please let us know by contacting us using the details below.

4. Call recording

We may record incoming and/or outgoing telephone calls for training, audit and/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.

5. E-mail

We retain the content of any e-mail that you send us if we believe we have a legal requirement to do so. 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.

6. Personal information security and protection

Achmea Australia is committed to keeping secure the personal information you provide us and we will take all reasonable precautions to protect your personally identifiable information from loss, misuse or alteration.

All personal information held by Achmea Australia is protected by a number of physical and electronic safeguards, as we may hold personal information electronically and 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 physical security measures. We also require our service providers to hold personal information securely.

7. Accessing and requesting correction of your personal information

Pursuant to the Act, you can request access to the personal information Achmea Australia holds about you by sending a request to info@achmea.com.au. 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.

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

We take precautions to ensure that the personal information we collect, use and disclose is accurate and up-to-date. However, we rely on you to advise us of any changes to your information. If you believe that this is not the case, you have the right under the Act to request that we correct your personal information. If you would like to correct your personal information please contact the Achmea Australia Privacy Officer using the contact details set out below:

The Privacy Officer

Achmea Australia
PO Box H359
Australia Square NSW 1215
info@achmea.com.au
1800 724 214

If you have any questions or concerns about this Privacy Statement or its implementation, please contact us via email at info@achmea.com.au

8. Revision of our Privacy Statement

We reserve the right to revise this Privacy Statement or any part of it from time to time. Please review this policy periodically for changes. If we make significant changes to this policy, we will notify you by email or by putting a notice on our public website.

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

This Privacy Statement applies to this website, located at www.achmea.com.au, which is operated and managed by us for us and our related entities. This Privacy Statement should be read in conjunction with Achmea Australia's Privacy Policy.

The information that we collect from you when you interact with us online depends on the tasks you complete on this website. When you visit and browse through this website, we collect general information for statistical and maintenance purposes that enables us to continually evaluate the performance of this website. This general information includes:

- the number of users visiting this website and the number of pages viewed;
- the date, time and duration of visits; and
- the path taken through this website.

This information will not identify you and we will not combine it with any information in a way where we can identify you.

We do not sell, trade, lease or rent any personally identifiable information.

If you send an email to us, your personal information will only be used for the purpose of responding to your enquiry.

Any information which is not capable of identifying you, such as the number of users visiting this website, is collected through code embedded in the webpages

of this website. You cannot disable the code on these pages. Other information, such as browser type, is included in a 'cookie' that is sent to your computer when you are completing certain tasks on this website. A cookie contains bits of information that enables our servers (that is, the computers that house this website) to identify and interact efficiently with your computer. Cookies are designed to provide a better, more customised website experience, and to make it easier for you to use this website. You can configure your browser to either accept all cookies, reject all cookies or to notify you when a cookie is being sent to your computer. The 'help function' on your browser will provide you with details on how to change your browser configurations. You will need to accept cookies in order to use some functionality on this website.

Information you provide to us on this website is securely encrypted as it travels from your computer to our servers, using TSL version 1.3.

This website is hosted in a secure location and any information stored on our systems is protected from unauthorised access through the use of security procedures, as well as secure user logons and passwords. Staff are committed to following these security procedures.

SPAM means unsolicited advertising material sent via email. We will not send out this type of material.

Due to evolving technologies and types of functionality available on this website, we encourage you to review this Privacy Statement from time to time as it may be updated.

9. Contact us

Please email us at info@achmea.com.au if you have any questions or concerns about Achmea Australia's approach to privacy. If you would like to complain about our handling of your personal information or an alleged breach of the Australian Privacy Principles, you may contact our Privacy Officer at the details above. We will respond to complaints within a reasonable period of time (usually 30 days). Privacy complaints are managed in accordance Complaint and Dispute Resolution Policy. If you disagree with our decision, you may refer your complaint to the Office of the Australian Information Commissioner by visiting www.oaic.gov.au, calling 1300 363 992 or by emailing enquiries@oaic.gov.au.