

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 are an individual's name, address and date of birth.

2. The kinds of personal information we collect and hold

We collect a varied range of personal information about you, as needed in the course of our business activities. The kinds of personal information we collect will depend on the nature of your engagement with us.

2.1 General information

We typically collect and hold the following types of personal information:

- identity information (name, date of birth, gender);
- contact details (address, telephone, email); and
- communications between you and us.

Furthermore, we will collect and hold your personal information if we are required to do so under certain laws, such as the Autonomous Sanctions Act 2011 and the Corporations Act 2001.

2.2 Our clients

We may gather and retain personal information from you and others to facilitate the provision of our products and services. This may encompass:

- Details regarding the assets you have insured;
- Information obtained during insurance events (for example, claims), records of your interactions with us (for example, complaints);
- Information essential for underwriting policies, such as

your claims and driving history, and verifying disclosures related to claims;

- Information necessary for the collection of premiums or payment of claims, such as bank account numbers; and
- Any other personal information necessary for the provision and ongoing management of our products and services.

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.

2.3 Our contractors, service providers, suppliers and job applicants

From our contractors, service providers, suppliers, and job applicants, we gather and retain various types of personal information, which may encompass:

- Curriculum vitae/resume;
- Employment history;
- Bankruptcy history;
- Educational background details;
- Results of background checks;
- References from previous employers or referees;
- Information acquired during the interview process;
- Emergency contact information;
- Visa conditions/status;
- Payment-related information, such as bank account details;
- Tax file number.

2.4 Sensitive information

We may also seek your consent to collect your sensitive information, which includes:

- health information, when it pertains to workforce management, workplace health and safety, work performance, personal injury claims (including as part of information obtained during insurance events), or compliance with public health orders; and

- criminal history, such as when conducting employment onboarding, or when it is pertinent to underwriting policies or processing claims.

2.5 Website users

The information that we collect from you when you interact with us online depends on your activities on our website.

General Information

When you visit and browse through our website, we collect general information for statistical and maintenance purposes that enables us to continually evaluate the performance of our website.

Examples include:

- the number of users visiting our website;
- the date, time and duration of visits;
- the pages on the website visited, time spent on them, and documents viewed and downloaded;
- the type of devices, platforms and browsers used; and
- some geographical information about what country and state you are in.

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

Personal Information

Personal information is only collected from our website when you willingly provide it, such as when completing online forms.

Cookie Usage

We use website analytics tools to collect visitor information so that we can better understand how to improve our products and services for you. These tools rely on cookies to collect data from website visitors. Cookie files, which contain data to facilitate efficient server interaction, are sent to your computer when you perform specific tasks on our website.

Managing Cookies

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 our website.

Third-Party Tracking and Data Sharing

Information gathered from cookies may be shared with third-party providers, including Google Analytics, to better understand user behaviour and display customised ads based on prior website visits. We may engage external companies for web hosting services and non-personal information gathering, primarily for evaluating website effectiveness and online marketing activities.

Data Protection

We do not sell, trade, lease, or rent any personally identifiable information. If you send us an email, your personal information is solely used for responding to your inquiry.

3. How we collect your personal information

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.

3.1 Directly from you

Personal information is generally collected directly from you, usually at the time of contact, by using written forms, telephone calls, online sources, social media, and/or face-to-face contact.

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, we will provide a copy or appropriate access where available. It should be noted that not all calls are recorded and therefore not all calls will be accessible upon request.

Emails

We retain the content of any e-mail that you send us to support the provision of our products and services, and if we believe we have a legal requirement to do so. Your e-mail, and our response to you, may also be monitored by our employees for quality assurance and risk management purposes.

3.2 From third parties or publicly available sources of information

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
- service providers and business and professional partners.

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 Statement, which they should read to understand our collection and retention 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 so, you must tell us before you provide the relevant information.

4. The purposes for which we collect, use and disclose your 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 recovery activities and legal proceedings;

- organising events;
- managing relationships with employees, contractors, and service providers;
- managing our workforce, including recruitment and hiring purposes, payroll and benefits administration, performance evaluation and career / training development, employee engagement and retention, health and wellness initiatives and workplace safety and security;
- conducting marketing initiatives, promotional activities and surveys;
- conducting audits, quality assurance, and providing training;
- communicating significant updates about our products and services (e.g., updates to the Product Disclosure Statement);
- managing interactions with regulatory bodies, external auditors, law enforcement agencies, and government entities; and
- otherwise for conducting our business activities as a licensed general insurer.

To fulfil these purposes, we may link and consolidate your personal information with data obtained from various sources, such as information acquired from external third-party sources, government agencies or other public sources.

5. Who do we share your personal information with and why?

We share your personal information with 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;
- credit reference agencies;
- external claims data collectors;
- government agencies;

- data collection and verification agencies;
- underwriters, loss adjusters and assessors;
- 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.

We will not disclose your sensitive information for any purpose, other than the purpose for which it was collected, or a directly related secondary purpose, unless you otherwise consent.

6. Disclosure to overseas recipients

In some instances, your personal information may be disclosed to entities situated outside Australia, including countries such as the Netherlands. We will only make disclosures overseas when it is legally required for completion of outsourced business activities with overseas service providers, or it is otherwise necessary to conduct or administer our business activities. Listing all countries involved is not feasible, especially when dealing with globally operating service providers that employ specialised staff across various regions.

When personal information is shared overseas, the recipient may be obligated to disclose it to third parties, such as foreign authorities, in adherence to foreign laws and regulations.

We conduct regular reviews of the security measures in place for transferring personal information overseas.

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).

7. How we hold your personal information

We hold your personal information through various means, including in our computer systems and databases, which may involve third-party storage solutions. Additionally, we keep records in paper form and maintain soft-copy documents, emails and telephone recordings.

8. 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 in soft copy 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 your personal information securely.

Information you provide to us on our website is securely encrypted as it travels from your computer to our servers. Our 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.

Achmea Australia will not:

- Send you unsolicited advertising material via email; or
- Contact you with a request you to confirm and/or give out your personal or security details (like your credit card or passwords), even if it looks legitimate.

Please inform us via info@achmea.com.au or 1800 724 214 if you receive such a communications.

9. 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 five business days. Gaining access to your personal information is subject to some exceptions allowed by law.

If we are not 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

10. 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 Statement periodically for changes. If we make significant changes to this Statement, 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 our website, located at www.achmea.com.au, which is operated and managed by us for us and our related entities.

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

11. 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 make a complaint 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 Privacy 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.