

RISK INSURE PTY LTD. PRIVACY POLICY

It is important to us that you are confident that any personal information you provide to us is treated with the appropriate degree of privacy.

We are committed to protecting your privacy in accordance with the Privacy Act 1988 (Cth) and its Australian Privacy Principles (APPs), which set out standards for the collection, use, disclosure and handling of personal information. It also deals with how you can complain about a breach of the privacy laws and how you can access the personal information we hold and how to have that information corrected.

What is personal information?

Any information or an opinion about you, which can identify you or your identity, can reasonably be ascertained from the information or opinion (e.g. a name and address).

What personal information do we collect and why?

We collect personal information to be able to provide you with our various services. These services include insurance brokerage, claims management, risk management and other forms of insurance services.

Depending on the service we are supplying to you, the personal information we may collect can include:

- your name, address etc
- your contact details, age etc
- information about your personal affairs including your assets, personal belongings
- your claims history, financial situation,

When you make a claim under your policy, we assist you by collecting information about your claim. Sometimes we also need to collect information about you from others. We provide this information to your insurer (or anyone your insurer has appointed to assist it to consider your claim). This information may be passed on to reinsurers.

By collecting your personal information we can:

- set up and administer products and services and supply these to meet your requirements
- assess claims made by you under our products
- improve our products and services
- protect you from unauthorised access to your personal information, accounts and services

Marketing

From time to time, we may use your personal information to send you direct marketing communications including offers, updates and newsletters that are relevant to the services we provide. We always give you the option of electing not to receive these communications in the future. You can unsubscribe by notifying us and we will no longer send this information to you.

To do this, you can call our Customer Care team on 1800 371 713 or send an email to mobileclaims@riskinsure.com.au

At any time you can change your mind about receiving marketing information and contact us as above.

How do we collect the personal information and your Consent?

We collect personal information either directly from the relevant individuals or indirectly from third parties.

We collect the personal information in person, in writing, email, website and by telephone. Wherever practicable, we will ask you for the information. However, we may need to contact others such as past insurers, witnesses to claims and publicly available sources.

By asking us to assist with your insurance needs, you consent to the collection and use of the information you have provided to us for the purposes described above.

Will we disclose the information we collect to anyone?

We do not use or disclose personal information for any purpose that is unrelated to our services and that you would not reasonably expect (except with your consent). We do not sell, trade, or rent your personal information to others.

Who will see or have access to your personal information?

Unless we are required to provide your personal information to others by law, by court order or to investigate suspected fraud or other unlawful activity, your information will only be seen or used by people working for us, and third parties who assist us or are involved in the provision of our services. These people include insurers, reinsurers, other insurance intermediaries, and others involved in the claim handling process. Some of these people may be located in countries outside of Australia.

Your personal information may also be disclosed to The Hollard Insurance Company Pty. Ltd. (Hollard) which is the product issuer for some of our products. Hollard have granted Risk Insure a binder to act as its agent to arrange for the issue, variation or disposal of some of its products as if it were Hollard.

We may also need to provide your information to contractors who supply services to us, e.g. to handle mailings on our behalf, external data storage providers or to other companies in the event of a corporate sale, merger, re-organisation, dissolution or similar event. However, we will take reasonable measures to ensure that they protect your information as required under the Privacy Act 1988.

How we hold and protect the personal information?

We endeavour to protect any personal information that we hold from misuse and loss, and to protect it from unauthorized access, modification and disclosure, employing methods including:

- physically securing premises
- maintaining computer security with identifiers, passwords, firewalls etc.
- restricting access to your personal information to those authorised on a 'need to know' basis
- confidentiality agreements with employees and third parties
- appropriate staff training
- retaining personal information for no longer than is required
- taking steps to destroy or de-identify personal information we no longer require

In some cases, your file is archived and sent to an external data storage provider for a period of time. We only use storage providers located in Australia who are also regulated by the Privacy Act 1988 (Cth).

Unsolicited personal information

If we receive unsolicited information that we would not normally have been entitled or able to receive, we shall destroy the information unless it is unlawful to do so.

What we expect of you and third parties we deal with

If you provide us with personal information you have collected from other individuals, we require you to warrant to us that the information has been collected in accordance with the applicable privacy legislation and that we are authorised to receive that information from you and to use it for the purposes of providing our services to you. If it is sensitive information we rely on you to have obtained their consent to the above.

If you have not done either of these things, you must tell us before you provide the relevant information.

If we give your personal information, you and your representatives must only use it for the purposes we agreed to.

Where relevant, you must meet the requirements of the Australian Privacy Principles set out in the Privacy Act 1988, when collecting, using, disclosing and handling personal information on our behalf.

You must also ensure that your agents, employees and contractors meet the above requirements.

When do we disclose your information overseas?

If you ask us to seek insurance terms and we recommend an overseas insurer, we may be required to disclose the information to an insurer located outside Australia.

We will tell you at time of advising on your insurance if they are overseas and in which country the insurer is located. If the insurer is not regulated by laws that protect your information in a way that is similar to the Privacy Act, we will seek your consent before disclosing your information to that insurer.

Your Personal Information may also be disclosed to some of our service providers who are located overseas. Who they are may change from time to time and we may need to disclose Personal Information to other countries not listed. At the date of this document our overseas providers are located in the Philippines. You can contact us for a detailed listing. We aim to protect your Personal Information by taking reasonable steps to ensure that the overseas service provider has similar protections in relation to privacy or that we enter into contractual arrangements with the recipient that safeguards and ensures compliance with Australian privacy law and this Privacy Policy.

Access to your personal information

Subject to any legal restrictions, we would be happy to advise you what personal information we hold about you if you request this. There may be some cost to you in providing this information if your request is complex or requires detailed searching of our records.

If you believe there are errors in our records about you, please let us know and we will be happy to investigate and correct any inaccuracies. Please call 1800 371 713.

If you would like further information on our privacy policy or if you have concerns about whether we have complied with the Privacy Act or this privacy Policy when collecting or handling your personal information, please write to our Privacy Officer, they can be contacted during business hours on:

Telephone: 1800 371 713
Mail: PO Box 7087
Hutt Street, SA 5000
Email: privacy@riskinsure.com.au

If you are unhappy with the way we have responded to your concerns, you may contact

The Office of the Australian Information Commissioner

Telephone: 1300 363 992
Mail: GPO Box 5218,
Sydney NSW, 1042
Email: enquires@oaic.gov.au

This privacy policy was updated on 18 October 2019

This is a summary of the main topics that may be of interest to you. The entire Australian Privacy Principles (APP) can be found at the Australian Government's privacy website (www.oaic.gov.au).