

Privacy Policy

QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239 545



This Privacy Policy applies to QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545, QBE Management Services Pty Limited ABN 92 004 800 131, Austral Mercantile Collections Pty Limited ABN 11 083 776 149, 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, Trade Credit Collections Pty Limited ACN 6357 41605 (**we, our and us**).

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

Personal information we collect

We collect personal information including:

- Name, address, date of birth and contact details
- Details of property insured
- Financial details
- Health information
- Professional qualifications, and
- Past employment, residency status and proof of identity.

We ask for personal information from:

- Our customers, and the customers of our business partners and intermediaries
- Our business partners, intermediaries and group policy holders
- People involved in claims, including witnesses
- Participants in competitions, loyalty programs marketing initiatives, promotions and surveys
- Credit providers, and others you owe money to
- Trainees and people who use our online training facilities, and
- Applicants for employment.

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

If we don't receive personal information

We may not be able to provide our products or services if we're not given all of the personal information we've asked for. This includes not issuing policies and not processing claims.

Dealing with us anonymously

There are some circumstances where people can deal with us anonymously, including if they're only looking for general information about one of our products or services, or asking for a quote.

What we do with personal information

We collect, hold, use and disclose personal information in ways people would reasonably expect and where it's reasonably necessary for our business, including:

- Issuing, processing, administering and managing insurance policies and claims
- Taking recovery action

- Improving our products and services, and the customer experience
- Working with business partners, insurance intermediaries and group policy holders
- Data analytics
- Conducting competitions, loyalty programs, marketing initiatives, promotional activities and surveys, and
- Assessing applicants' suitability to work with us.

Disclosing personal information

We, or our agents, may disclose 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 property insured
- Health care providers to establish medical status and arrange appropriate treatment and services. In an emergency we may also disclose information to employers and family members
- Organisations that provide banking or transactional services to facilitate payments to and from us
- Organisations that assist us improve our products, services and the customer experience
- Co-insureds to confirm full disclosure has been made to us
- Other insurers to obtain information about past insurance history, including to confirm a no claim bonus status, to assess insurance risk and assist with investigations
- Our reinsurers
- Dispute resolution organisations such as the Australian Financial Complaints Authority, and
- Service providers that perform data analytics.

We may also disclose personal information to:

- Repairers and suppliers to repair or replace property insured
- Investigators and assessors to investigate and assess claims and related matters
- Lawyers and recovery agents, to defend actions by third parties, to recover our costs and amounts owed to us, or to seek a legal opinion
- Credit reporting agencies
- Auditors, solicitors and other consultants and professionals

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- Witnesses, to obtain witness statements
- Experts to provide us with opinions
- Other parties to a claim to obtain statements from them, seek recovery or defend an action
- Credit reporting agencies and insurance reference bureaus. When we disclose your information, it may be accessible to other members and subscribers of these agencies and bureaus, and
- As required by law or by a regulator, for example **Australian Tax Office Lifestyle-Assets data matching program**

We also collect personal information from these people and organisations.

Disclosure to business partners, intermediaries and group policy holders

When you buy a policy arranged by one of our business partners or intermediaries, or if you're a third party beneficiary under a group policy, you consent to us providing all of your personal information to that business partner, intermediary or group policy holder, which may include sensitive information and claim information. That business partner, intermediary or group policy holder may also provide us with personal information.

You should read the privacy policy of that business partner, intermediary or group policy holder to find out how they collect, hold, use and disclose your personal information.

Disclosure to overseas recipients

We may store and disclose personal information overseas. The locations include the Philippines, India, Ireland, the UK, the US, China and countries within the European Union.

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

How personal information is held

We hold personal information in secure systems, databases and paper records. We may use related bodies corporate, agents and third party suppliers for data storage, which may be located outside of Australia.

Any personal information provided over the internet is held securely and not retained on our web servers. We use service providers and secure online payment facilities to process payments by credit card. Card details can't be accessed through the internet after a payment has been processed.

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. 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 by us or on our behalf. The information we collect

includes:

- Details of visits to our websites or use of our apps and the browser used
- Details of sites visited before visiting our website
- Pages visited, time spent on them and documents viewed and download
- Visits made to our websites before
- Location
- Preferences, and
- Server address/IP address.

What we use this information for

We use information collected to:

- Assist in the use our online services and understand needs
- Collect and analyse statistical information
- Enhance and tailor website functionality and the customer experience
- Investigate security incidents
- Learn about emails sent, including if they were opened and what's been done with them
- Manage our servers and websites
- Market our products and services and continue to improve them, and
- Evaluate the effectiveness of our advertising

Managing cookies

- By accessing our websites or using our apps you agree to cookies being stored in your browser or device. Browsers may be able to be configured to accept or reject cookies, or to notify when a cookie is being sent. The 'help' function on your browser will provide details on how to change configurations.
- The functionality of our websites and apps may be affected if cookies are blocked or rejected.

Sharing 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, 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 browser settings visit allaboutcookies.org.

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Access, corrections and complaints

Our aim is to always have accurate, complete, up-to-date and relevant personal information. When you deal with us, you should check the information we hold about you is correct.

You can contact our Customer Care team to request access to personal information we hold about you and correct any errors. Generally no restrictions or charges apply.

Customer Care are also available if you have questions about our privacy policy, would like a free copy or if you'd like to make a complaint.

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
