

# Privacy and you



## Privacy Charter



Insurance Australia Limited ABN 11 000 016 722

AFS Licence No. 227681 trading as SGIC

An IAG Company

## Who we are

In this Privacy Charter “we”, “our”, and “us” refers to Insurance Australia Limited and each of its related entities.

We offer general insurance, commercial insurance and workers compensation in various states and territories in Australia.

Insurance Australia Limited and its related entities may each maintain additional rules and practices, which are fully consistent with this Privacy Charter.

## Our commitment to privacy and responsible use of your personal information

We are committed to protecting the privacy of your personal information and to handling your personal information in a responsible manner in accordance with the Privacy Act.

This Privacy Charter explains how we collect, use and disclose your personal information.

## The National Privacy Principles

The Federal Government’s Privacy Act outlines the National Privacy Principles, which set the minimum standards for how private sector organisations should handle your personal information.

We are committed to complying with the National Privacy Principles.

## Collection of your personal information

We collect your personal information in various ways, such as over the phone, in one of our offices, over the internet if you transact with us online, or when you fill out an application form for one of the products or services that we offer or promote.

The personal information collected and stored by us about you generally includes your name, address, date of birth, gender, and contact details, including phone, fax and email as provided by you to us.

When you apply for a specific product or service, we may also collect information from you related to that product or service.

Irrespective of the source of the information, we respect and protect the privacy of personal information.

### Sensitive Information

If we collect sensitive information about you, we do so in accordance with the National Privacy Principles. If you apply for certain products and services, such as general insurance or workers compensation insurance, or make a claim under one of these policies, we may need to collect sensitive information about you.

Depending on the policy, this may include details such as your health information, or criminal record.

### How we collect the information

Where possible, we will give you the option of interacting with us anonymously.

Whenever possible, we collect your personal information from you. However, there may be occasions when we collect personal information about you from someone else. For example, you may apply for a product or service through a broker.

We may also collect information about someone else from you. This may happen where you apply for a product or service in joint names or where you want the benefit of that product or service to also apply to someone else, such as a nominated driver under your car insurance policy.

If you provide information to us about another person, then you are responsible for telling the other person that you have provided information about them to us. You should tell them who we are, that they may access their personal information, and you may also wish to refer them to this Privacy Charter.

We may also obtain information about you from other insurers if, for example, we need to confirm your no claim bonus. We may also obtain information about you from assessors, repairers, medical practitioners or other professional experts in order to provide you with a policy or assess a claim you make.

## How we use your information

We will use your personal information in accordance with the National Privacy Principles, such as for the purposes for which it is collected, to provide you products and services, and (subject to your consent) for marketing purposes. For example, if you apply for insurance with us, we will collect and use your personal information to:

- assess your application
- underwrite, price and issue any policy
- process payments
- administer the policy
- calculate or offer discounts which may apply to you such as a multi-policy discount
- investigate, assess and pay any claim made by or against you under your policy, and
- contact you as necessary on issues relating to your insurance or our service.

We also need to collect, use and store your personal information so that we can answer any questions you may have regarding any products and services.

## Sharing and disclosure of your information

We will not disclose information about you to a company which is not a related entity unless the disclosure is required or authorised by law, or you have consented to our disclosing the information about you.

On occasions, we may need to disclose your personal information to provide a product or service to you. For example, if you apply for an insurance policy, we may need to disclose your information to our related entities, our distributors, other insurers, and insurance reference bureaus in order to determine your claims history. In order to process a claim you have made, we may need to disclose your information to assessors, repairers or medical providers. We may also need to disclose your information to law enforcement agencies, investigators and lawyers.

At all times, we will respect and protect the privacy and confidentiality of personal information.

## Receiving marketing material from us

It is our aim to provide our customers with access to a range of leading products and services offered by us and other organisations whose products and services we promote.

To do this, we use the information you provide to us for market research so we can better understand our customers' needs. We then provide you with information on products and services that we believe will be of interest to you.

We may share your personal information on a confidential basis to our related entities so that they can also offer you products and services.

If we promote products or services from other organisations, we will not disclose your personal information to them.

Please keep in mind that if you take advantage of an offer from one of these other organisations and become their customer, they may independently send offers to you. In this case, you will need to inform them directly if you do not wish to receive future offers from them.

## Your choice to receive marketing material

We provide you with a choice to opt out of our marketing activities, and will respect your request not to receive marketing material from us.

If you do not wish to receive marketing material from us, we ask you to let us know.

You should inform us if you do not want your personal information to be used and disclosed for marketing purposes.

Please note that it may take up to 60 days to fully implement your request not to receive marketing or promotional materials. We apologise if you do receive any materials during this period.

Should you change your mind at any time and would again like to receive promotions, offers and marketing materials please let us know by contacting us.

Details on how to contact us are provided on the inside back cover.

#### Other companies who provide services to us

We may disclose information about you to outside contractors to carry out activities on our behalf, such as a mailing house. We impose security and confidentiality requirements on how they handle your personal information.

Outside contractors are required not to use information about you for any purpose except for those activities we have asked them to perform.

#### Credit information

We may obtain credit information about you from, and provide it to, credit reporting agencies in accordance with the Privacy Act and Credit Reporting Code of Conduct. We will only do so with your consent.

#### Security of your personal information

Personal information that we hold on our systems is protected through the use of secure passwords and other security procedures. Access to personal information is limited to those who specifically need it to conduct their business responsibilities.

We also maintain physical security procedures to manage and protect the use and storage of paper records containing personal information.

Our staff are responsible for handling personal information in accordance with the Privacy Act. We educate our staff about the requirements of the National Privacy Principles and the Privacy Act.

We will keep your information so that we can continue to provide the products and services you have requested from us.

We will take reasonable steps to destroy or permanently de-identify personal information when we no longer need it.

### Accuracy of your personal information

We will take reasonable steps to ensure that the information we hold about you is accurate, complete and up-to-date.

If you believe that the information we have about you is not accurate, complete or up-to-date we ask you to let us know.

### Access to your personal information

You may request access to the personal information we hold about you. So that we can respond quickly and efficiently to your request, we may ask you to complete an Access Request Form and may charge you a service fee for retrieving and sending the information to you.

Please contact us if you would like more information on how to request access to this information or to confirm the applicable charges.

If we are unable to meet your request for access, we will let you know why.

Details on how to contact us are provided on the inside back cover.

### If you have a complaint

If you have a complaint about the privacy of your personal information, we ask that you write to us. We will promptly acknowledge and investigate complaints. Our address is provided on the inside back cover.

### Further information

If you would like further information regarding this Privacy Charter, or the management of your personal information, you can call or write to us, or email us via the Enquiry Form on our website. Details on how to contact us are provided on the inside back cover.

### Privacy online

If you would like information about our policy on the management and security of your personal information online when you transact with us on the internet, please refer to our website.

## How To Contact Us

Many enquiries regarding the management of your personal information can be handled by staff in your local office, or by calling us on 133 233.

If you have a complaint, you can contact us using the following address, telephone or fax number.

### **Customer Relations**

SGIC

Reply Paid 62759

Sydney NSW 2001

**Phone 1800 045 517**

**Toll free Fax 1800 649 290**

This Privacy Charter is also available on our website [sgic.com.au/privacy](http://sgic.com.au/privacy)

**Sydney**

388 George Street  
Sydney NSW 2000

**Melbourne**

Level 10, 161 Collins Street  
Melbourne VIC 3000

**Canberra**

92 Northbourne Avenue  
Canberra ACT 2600

**Brisbane**

GPO Box 5730  
Brisbane QLD 4001

**Adelaide**

211 Victoria Square  
Adelaide SA 5000

**Perth**

46 Colin Street  
West Perth WA 6005



For general enquiries  
you can ring 133 233 from  
anywhere in Australia

Toll free fax 1800 649 290

Mobile phones – normal network costs apply

[sgic.com.au](http://sgic.com.au)

GPO Box 9933 IN YOUR CAPITAL CITY