

Newline Australia Insurance PTY LTD

The importance of Your Privacy

Your privacy is very important to us and we are committed to handling your personal information in a responsible way in accordance with the Privacy Act 1988 (Cth). This Privacy Policy sets out how we collect, store, use and disclose your personal information. We recommend that you read this Policy carefully.

You are not obliged to provide us with your personal information, but if you choose not to do so we may not be able to provide you with our products or services.

By applying for, renewing or using any of our products or providing us with your information, you agree to your information being collected, held, used and disclosed as set out in this Privacy Policy.

The Information We Collect

We collect the information necessary for us to provide you with the products you have requested from us, and to manage your claims.

We will only collect your sensitive information if you have provided us with consent to do so. Where practicable, we will give you the option of interacting with us anonymously.

The information we collect and hold generally includes your name, address, date of birth, and contact details (such as your phone number, fax number and/or email address).

However, we may also collect and hold other information required to provide services or assistance to you, including your gender, employment, details of your previous insurances, sensitive information (such as health information and criminal records) and your claims history.

Methods Used to Collect Your Information

We may collect your information in various ways, including via telephone, hard copy forms or email. Whenever you choose to deal with us directly, we will where possible collect this information directly from you or via your insurance broker or other representative, other insurers, employers, another party involved in a claim, investigators, family members, our lawyers and legal representatives and anyone you have authorised to deal with us on your behalf.

On all occasions, your information is collected, held, used and disclosed by us in accordance with this Privacy Policy.

How Your Information May be Utilised

We will only use your information for the purpose for which it was provided to us, related purposes and as permitted by law. Such purposes include but not limited to the following:

- responding to your enquiries;
- providing you with the assistance you requested of us, our products and services (for example, processing requests for quotes, applications for insurance, underwriting and pricing policies, issuing you with a policy, managing claims, processing payments, etc);
- maintaining/administering your policies and processing payments you have authorised;
- quality assurance and training purposes; and
- any other purposes identified at the time of collecting your information.

We will only use your sensitive information for the purposes for which it was initially collected, other directly related purposes or purposes to which you otherwise consent.

If you are not a customer, for example, if you are a third party claimant, medical practitioner, investigator, expert, claimant or other third party), your information will only be used for the specific purpose or claim for which it was provided to us, unless you have consented to other uses.

How We May Disclose Your Information

Where appropriate we will disclose your information to firms within our Group and third parties who may provide services to us or on our behalf, including:

- insurance advisers;
- insurance reference bureaux, underwriters and re-insurers (and their representatives);
- other insurance providers;
- in the case of some claims (or likely claims), assessors, repairers, builders, investigators, your employer, medical practitioners, rehabilitation and other health providers;
- the Financial Ombudsman Service (which is an external dispute resolution scheme);
- our external IT service providers, infrastructure and other third party service providers;
- government bodies, regulators, law enforcement agencies and any other parties where required by law; and

We will only disclose your sensitive information for the purposes for which it was initially collected, other directly related purposes or purposes to which you otherwise consent.

A small number of our related entities and third party service providers are located in countries outside of Australia (the United Kingdom and the United States). These entities are subject to local Privacy and Data Protection laws and requirements similar to those in Australia. Should you wish to make an enquiry about your information or wish to make a complaint, there will be no barrier in place to hinder your request because your information may have passed to our related firms in these countries. However you acknowledge that, by agreeing to the disclosure of your information to these entities outside of Australia, we will no longer be required to take reasonable steps to ensure the overseas recipient's compliance with the Australian privacy law in relation to your information and we will not be liable to you for any breach of the Australian privacy law by these overseas recipients and, on this basis, you consent to such disclosure. Where we disclose your information to firms within our Group in the United Kingdom, the data protection laws and regulations of that jurisdiction and of the European Union may also apply and your data may be collected and used in accordance with Newline Group's Privacy Statement, which is available online via <https://newlinegroup.com/privacy-statement/> (or in other formats upon request).

Security Measures in Place to Protect Your Information

We take reasonable steps to ensure your information is protected and secure.

However, no data protection and security measures are completely secure. Despite all the measures we have put in place, we cannot guarantee the security of your information, particularly in relation to transmissions over the internet.

Accordingly, any information which you transmit to us is transmitted at your own risk. You must take care to ensure you protect your information (for example, by protecting your usernames and passwords,

policy details, etc) and you should notify us as soon as possible after you become aware of any security breaches.

Accuracy

We take reasonable steps to ensure the information we collect and hold about you is accurate, complete and up-to-date. However, we would be grateful if you can advise us of any changes to your information or corrections required to the information we hold about you.

Correction

Please let us know as soon as possible if there are any changes to your information or if you believe the information we hold about you is not accurate, complete or up-to-date.

Right to Access

The Privacy Act provides you with the right to access information we retain about you. On request, we will provide you with access to the information we hold about you unless otherwise required or permitted by law. We will notify you of the basis for any denial to access your information. Please contact us using the contact information below either by telephone or in writing. We may charge you a service fee for retrieving and sending the information to you as allowed by the Privacy Act.

If You Wish to Make a Complaint

If you wish to make a complaint about a breach of this Privacy Policy or the privacy principles of the Privacy Act 1988 (Cth), please contact us using the contact details below. It will help us to investigate your complaint if you can provide us with sufficient details on which to base our investigation. Please therefore provide any supporting evidence and/or information that will help in our investigation.

Your complaint will be referred to our Privacy Officer who will investigate the issue and determine the steps we will undertake to resolve your complaint. This decision will then be reviewed by our Compliance Officer. We will contact you if we require any additional information from you and will notify you in writing of the determination of our Privacy Officer.

If you are not satisfied with our decision, you can contact us to discuss your concerns or you may refer your complaint to the Australian Privacy Commissioner via www.oaic.gov.au

How to Contact Us

If you have any questions or concerns about this Privacy Policy or its implementation or wish to make a complaint regarding the privacy of your information, please write to, call or email Privacy Officer at the following address:

Newline Australia Insurance Pty Limited
Level 11, 535 Bourke Street
Melbourne Victoria 3000
Australia
E-mail: info@newlinegroup.com.au
Telephone +61 3 9999 1901