

Privacy Policy

At **Accident & Health International Underwriting Pty Ltd**, we are committed to protecting your privacy in accordance with the Privacy Act 1988 (Cth). This Privacy Policy describes our current policies and practices in relation to the handling and use of personal information.

What information do we collect and how do we use it?

To enable us to quote on and insure risks, we collect the information we need to assess the risk and whether and on what terms we will insure it. We may need to provide this information to our risk carriers and reinsurers. Some of these companies may be located outside Australia.

When a claim is made under the policy, to enable us to assess the claim, we and our representatives (including loss adjustors, investigators, medical advisers and lawyers) collect information about the claim, some of which may be personal information. We may collect the information from our insured or from third parties. We provide this information to those we have appointed to assist us to consider the claim. Again this information may be passed on to our risk carriers and reinsurers.

We may use your personal information internally to help us improve our services and help resolve any problems.

What if you don't provide some information to us?

We can only issue insurance cover and assess claims under the policy if we have all relevant information. The insurance laws also require insureds to provide us with all the information we need in order to be able to decide whether to insure and on what terms.

How do we hold and protect your information?

We hold the information we collect from you on a file specific to you.

We keep your information safe by offering a secure office environment which allows only authorised persons access to the office. Personal Identification numbers and swipe cards are the only means of access.

Will we disclose the information we collect to anyone?

We do not sell, trade, or rent your personal information to others.

We may need to provide your information to contractors who supply services to us, eg to handle mailings on our behalf or to other companies in the event of a corporate sale, merger, reorganisation, dissolution or similar event. However, we will do our best to ensure that they protect your information in the same way that we do.

We may provide your information to others if we are required to do so by law or under some unusual other circumstances which the Privacy Act permits.

How can you check, update or change the information we are holding?

Upon receipt of your written request and enough information to allow us to identify the information, we will disclose to you the personal information we hold about you. We will also correct, amend or delete any personal information that we agree is inaccurate.

If you wish to access or correct your personal information please write to Renato Foenander, Privacy Officer.

We do not charge for receiving a request for access to personal information or for complying with a correction request.

Your consent

By asking us to quote or insure you, you consent to the collection and use of the information you have provided to us for the purposes described above.

Tell us what you think

We welcome your questions and comments about privacy. If you have any concerns or complaints, please contact Renato Foenander, Privacy Officer on (02) 9251 8700 or rfoenander@acchealth.com.au

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