Swiss Re
Corporate Solutions

Privacy Policy

September 2026

Swiss Re
Corporate Solutions

This Privacy Policy sets out what personal information Swiss Re International SE Australia Branch ("**Swiss Re**", "**We**", "**Our**" and "**Us**") collects, holds, uses and discloses about you. It also sets out how you can seek access to, and correction of, your personal information and complain about a potential or actual breach of the *Privacy Act 1988* (Cth) ("**Privacy Act**") and the Australian Privacy Principles ("**APPs**").

The kinds of personal information We collect, and how We use and disclose this information, will differ depending on the type of insurance[1] or other products you have with Us, the services We provide, and whether We are your insurer or reinsurer.

We are committed to protecting your privacy and will handle your personal information in accordance with this Privacy Policy and in accordance with Our obligations under the Privacy Act and the APPs.

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

Depending on your interactions with Us, we may collect personal information. This information may include:

- your name, date of birth, gender, occupation, and contact details;
- your bank account or credit card details and your credit information;
- proof of identity documents;
- your claims history;
- your medical history;
- your drivers licence details;
- financial and business information such as individual and business tax returns; and
- other history relevant to the insurance policy and products We provide such as occupational history and other employment information.

We collect personal information directly from you or your agents when you request a quote and apply for insurance or other products with Us, make a claim under your policy or otherwise interact with Us.

[1] References to insurance in this Privacy Policy include reinsurance

We also collect your personal information from:

- insureds, customers, Our reinsured clients and other insurers;
- people who are involved in a claim or assist Us in investigating or processing claims, including witnesses and external claims data collectors and verifiers;
- brokers, your agents and other intermediaries;
- Our business partners who We work with to provide insurance and other products and services to you;
- publicly available sources of information;
- other third parties involved in the provision of Our products and service such as debt collectors; and
- your employer.

If you provide Us with personal information about others, you must make them aware of the details in this Privacy Policy.

If We are not able to collect personal information about you We may not be able to provide you with the products, services or assistance you require. The collection, use, storage or disclosure of your personal information is needed to provide these.

For what purposes do we collect, use and disclose your personal information?

We collect your personal information so We can:

- identify you and conduct appropriate checks;
- understand your requirements and provide you with a product or service;
- provide you with a quote;
- assess, set up, administer and manage Our products and services, including the management and administration of underwriting and claims and debt recovery;
- assess and investigate a claim made by you under one or more of Our products;
- assess and pay claims under insurance policies and process other payments and transactions;
- manage, train and develop Our employees and representatives;
- manage complaints and disputes, and report to dispute resolution bodies; and
- get a better understanding of you, your needs and how you interact with Us, so We can engage in product and service research, development and business strategy including managing the delivery of Our services and products via the ways We communicate with you.

We may also use and disclose your personal information to promote Our products and services, design or underwrite new products, for research and analytical purposes, to perform administrative functions and to comply with our legal obligations.

We will not disclose your sensitive information for any purpose other than the purpose for which it was collected or a directly related secondary purpose, unless you otherwise consent.

Who will we disclose your personal information to?

We do not sell your personal information to third parties.

We may disclose your personal information to:

- Our related companies who assist Us in providing Our products and services;
- agents and third-party service providers who assist Us in providing our products and services and in processing applications or claims, including lawyers and other advisors, medical service providers, external claims data collectors, investigators and verifiers, and your employer;
- Our reinsured clients, other insurers and reinsurers, retrocessionaires, and brokers and other intermediaries;
- third party service providers who perform functions or services on Our behalf, such as IT services and mailing functions; and
- Our business partners who may use that information to assist them, their related companies and their business partners in planning, researching, developing, identifying and notifying you of products and services which may be of interest to you. This information may include details about your policy with Us but will not include any sensitive information (such as health information).

There will be other instances when We may use and disclose your personal information in accordance with the Privacy Act and the APPs, including where:

- you have expressly or impliedly consented to the use or disclosure;
- We reasonably believe that the use or disclosure is reasonably necessary for an enforcement activity conducted by or on behalf of an enforcement body; or
- We are required or authorised by law to disclose your personal information, for example, to a court in response to a subpoena or to the Australian Taxation Office, Centrelink, Australian Transaction Reports and Analysis Centre and Ministry of Justice as part of Our reporting requirements or a direction issued by Inland Revenue New Zealand.

Do we disclose your personal information overseas?

We may disclose your personal information (including health information) to Our related companies and third parties overseas who assist Us in providing our products and services, including by providing support in relation to the assessment of applications for insurance and other products, premiums, claims, and treaties with Our insurance clients. These companies may be located in Hong Kong SAR, India, Singapore, Malaysia, the United Kingdom, Switzerland, the United States of America, the Slovak Republic, the Philippines and Japan. In order for these companies to assist Us in providing Our products and services, they may access your personal information through Our international group wide IT systems.

How do we hold your personal information and keep it secure?

We hold your personal information in a combination of computer storage facilities and paper-based files.

All reasonable steps are taken to ensure that the information is accurate, complete, up-to-date and relevant and only the information that is required for Our functions and activities is collected. All personal information is held securely in the offices of Swiss Re. Access to such information by Swiss Re employees is subject to strict guidelines. For further information about how personal information is secured, refer to the Swiss Re Group Privacy Notice.

Anonymity and pseudonymity

If you are subject to the Australian privacy regime, you may choose not to identify yourself or to use a pseudonym when dealing with Us, unless We are required or authorised under Australian law or a court/tribunal to identify you, or it is impracticable for Us to deal with you anonymously or using a pseudonym.

How can you seek access to, and correction of, your personal information?

You may seek access to, and correction of, your personal information We hold about you by contacting our Privacy Compliance Officer on (02) 8295 9500 or via a letter or email addressed to:

Privacy Compliance Officer
Swiss Re International SE
Level 36, Tower Two, International Towers Sydney
200 Barangaroo Avenue
Sydney, NSW 2000

Email: *anz_compliance@swissre.com*

What obligations do we have to provide access to information under the General Insurance Code of Practice?

We are a member of the Insurance Council of Australia and have agreed to be bound by the General Insurance Code of Practice 2020 ("**the Code**") in respect to Our conduct as a general insurer.

Pursuant to the Code, and at the request of an insured, We must give the insured – free of charge – access to any information We relied on in assessing their application for insurance cover, or in handling their claim, or in responding to their complaint. This information must be given within 30 days (subject to exceptions contained in sections 82 and 151 of the Code).

The information that can be accessed includes:

- documents and information relied upon to deny a claim;

- copies of any product disclosure statement and insurance;
- copies of any reports from service suppliers or external experts relied on; and
- copies of recordings and/or transcripts with the insured that have been relied on.

If We refuse to provide access to information, We will not do so unreasonably and will tell you Our reasons for doing so and about Our complaints process. We may refuse to provide access to information in the following circumstances:

- where a law, such as the Privacy Act says We do not have to;
- in the case of a claim where the claim is being or has been investigated, and giving access would have an unreasonable impact on the privacy of other individuals or government agencies; or
- if doing so may be prejudicial to Us in relation to a complaint or dispute about insurance cover or a claim – however even in these circumstances We must provide access to any external experts' reports We relied on.

Website analytics and cookies

When you use Our website, We may use cookies and similar technologies to operate and secure the website, understand how it is used and, where permitted, provide analytics or relevant content. These technologies may result in the collection of personal information, including technical and usage information such as your IP address, browser and device information, pages visited and information about your interactions with the website.

For further information about how We use cookies and similar technologies, including how you can manage your cookie preferences, please refer to the Swiss Re Group Cookie Policy.

How can you complain about a breach of your privacy?

If you wish to make a complaint about Our handling of your personal information or you believe there may have been a breach of the APPs in respect of the personal information We collect and hold about you, please contact Our Privacy Compliance Officer using the contact details in the section above. We may ask you to put your complaint in writing if it cannot be resolved over the phone. We will investigate your complaint and notify you of Our decision in relation to your complaint as soon as practicable after we receive it.

Where your complaint falls within Our Complaints and Dispute Resolution Process, We will handle it in accordance with that process. Further information is provided in our Complaints Handling Policy, which can be accessed here.

If you are not satisfied with the outcome of your complaint, you may be able to refer your complaint to, where applicable:

Office of the Australian Information Commissioner ("**OAIC**"). Complaints must be made in writing. Ph: 1300 363 992 Director of Compliance Office of the	Australian Financial Complaints Authority ("**AFCA**"). AFCA provides a free independent dispute resolution service to those whose complaints fall within the AFCA Rules.

Australian Information Commissioner GPO Box 5288 Sydney NSW 2001 www.oaic.gov.au	Ph: 1800 931 678 (Free Call) or email info@afca.org.au Australian Financial Complaints Authority Limited GPO Box 3 Melbourne VIC 3001 www.afca.org.au