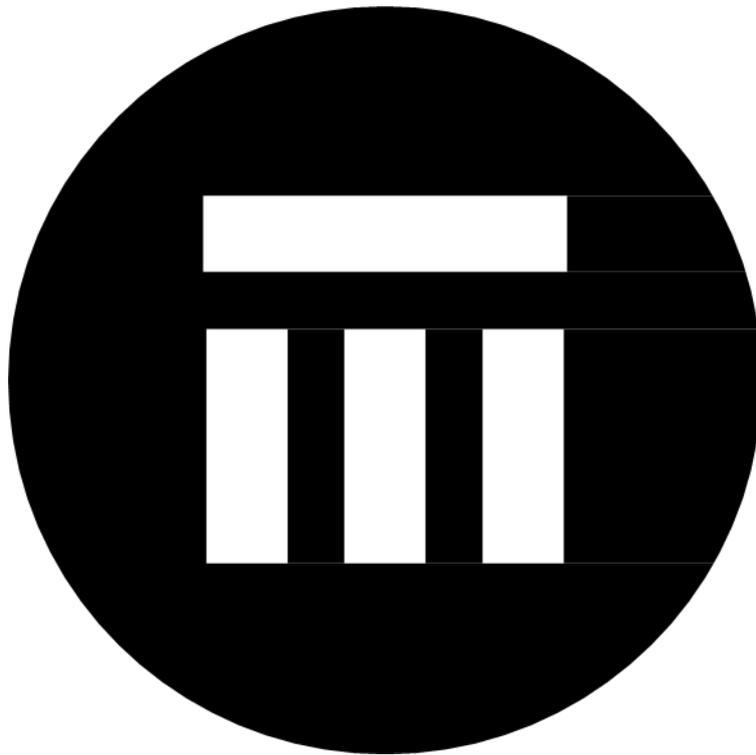


Privacy Policy



**For general
insurance business**

This Privacy Policy sets out what personal information Swiss Re International SE Australia Branch ("**Swiss Re**", "**We**", "**Our**" and "**Us**") collect, hold, use and disclose 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 from you, and how We use and disclose this information, will differ depending on the type of insurance¹ you have with Us, and whether We are your insurer or reinsurer.

We are committed to ensuring that your personal information is protected.

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, APPs and other relevant State legislation dealing with privacy and health records. We also comply with the *Spam Act 2003* (Cth) and the *Do Not Call Register Act 2006* (Cth), as amended from time to time.

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

We collect and hold personal information sufficient to allow Us to provide insurance quotes, assess and process insurance applications, administer insurance policies, and assess and pay claims under insurance policies. Personal information is defined in the Privacy Act as meaning information or an opinion about an identified individual or an individual who is reasonably identifiable, whether the information or opinion is true or not and whether the information or opinion is recorded in a material form or not. Personal information includes sensitive information. This information may include:

- your name, date of birth, gender, occupation, and contact details;
- your bank account or credit card details;
- proof of identity documents such as birth or marriage certificates;
- your claims history;
- your medical history;
- lifestyle information that relates to the insurance product;
- financial and business information such as individual and business tax returns; and
- other history relevant to the insurance policy such as occupational history.

We collect personal information directly from you or your agents when you request a quote and apply for insurance 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:

- 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 and other intermediaries;
- Our business partners who We work with to provide insurance products to you; and
- your medical advisors and employer.

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;
- set up, administer and manage Our products and services, including the management and administration of underwriting and claims;
- assess and investigate a claim made by you under one or more of Our products;
- 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 collect your personal information:

- directly from you;
- from publicly available sources of information; and/or
- from other persons or organisations (including related and third parties or your agents).

We may also use and disclose your personal information to promote Our products and services, design or underwrite new insurance 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 processing any application or claim for insurance, 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 Australian privacy regime, 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 overseas who assist Us in providing our products and services, including by providing support in relation to the assessment of insurance applications, premiums and claims, and treaties with Our insurance clients. These related companies may be located in Hong Kong,

China, India, the United Kingdom, the United States of America and Switzerland. In order for these related 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.

Anonymity and pseudonymity

If you are subject to the Australian privacy regime, you have the option of not identifying yourself or of using a pseudonym unless We are required or authorised under Australian law or a court/tribunal to identify you or it is impracticable to deal with you anonymously or by 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 addressed to:

Privacy Compliance Officer
Swiss Re International SE
Level 36, Tower Two, International Towers Sydney
200 Barangaroo Avenue
Sydney, NSW 2000
GPO Box 7040 Sydney NSW 2001

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 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 the insured 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.

How can you complain about a breach of your privacy?

When We receive a complaint from you about a potential or actual breach of your privacy, We will handle the complaint in accordance with Our Complaints and Dispute Resolution Process.

Further information is provided in our Complaints Handling Policy, which can be accessed [here](#).

<p>Office of the Australian Information Commissioner ("OAIC").</p> <p>Complaints must be made in writing.</p> <p>Ph: 1300 363 992</p> <p>Director of Compliance Office of the Australian Information Commissioner GPO Box 5218 Sydney NSW 2001</p> <p>www.oaic.gov.au</p>	<p>Australian Financial Complaints Authority ("AFCA").</p> <p>AFCA provides a free independent dispute resolution service to those whose complaints fall within the AFCA Rules.</p> <p>Ph: 1800 931 678 (Free Call) or email info@afca.org.au</p> <p>Australian Financial Complaints Authority Limited GPO Box 3 Melbourne VIC 3001</p> <p>www.afca.org.au</p>
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