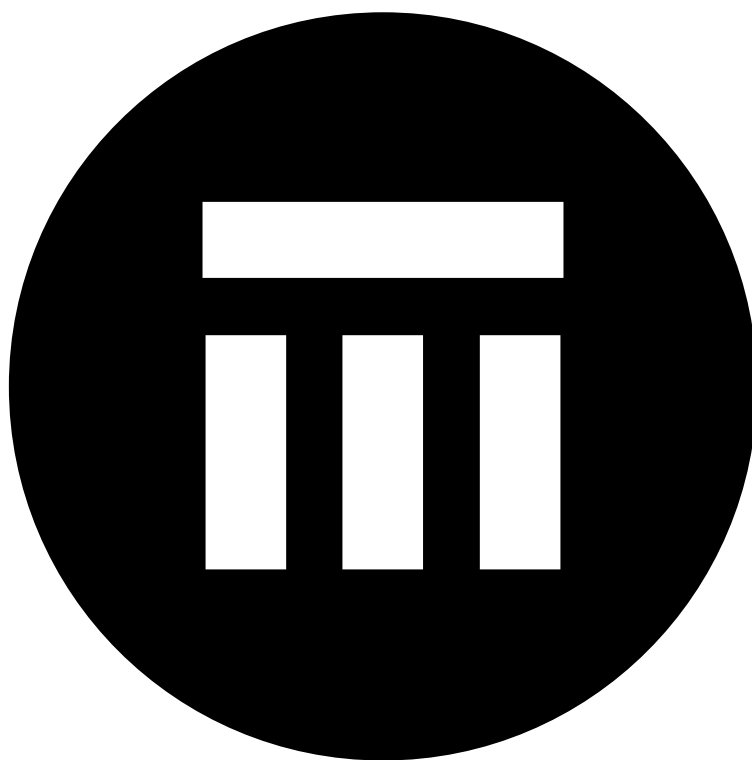


Privacy Policy



**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 possible breach of the *Privacy Act, 1988* (Cth) and or the Australian Privacy Principles.

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 1988* (Cth); 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 information or an opinion about an identified individual or an individual who is reasonably identifiable. It includes sensitive information. So when we refer to personal information, it also 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.

¹ References to insurance in this Privacy Policy include reinsurance



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.

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 purpose 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); and

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 (AUSTRAC) and Ministry of Justice as part of our reporting requirements or a direction issued by the New Zealand Inland Revenue Office.

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

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:

- investigate your complaint and keep you informed of the progress of our investigation;
- respond to your complaint in writing within fifteen (15) business days provided we have all necessary information and have completed any investigation required;
- notify you of our decision in relation to your complaint, as soon as practicable after we receive it;
- If we are unable to satisfactorily resolve your concerns about our handling of your personal information, you can contact the Office of the Australian Information Commissioner.



<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>Financial Ombudsman Service (FOS).</p> <p>FOS provides a free service to those whose claims fall within the FOS Terms of Reference.</p> <p>Ph: 1800 367 287 (Free Call) or 1800 FOS AUS</p> <p>Financial Ombudsman Service Limited GPO Box 3 Melbourne VIC 3001</p> <p>www.fos.org.au</p>
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