

.....

Privacy and You. Privacy Charter.

.....



What this document is all about

We're committed to protecting the privacy of your personal information and to handling your personal information in a responsible way, in accordance with the Privacy Act.

This document explains how we collect, use and disclose your personal information.



We follow the National Privacy Principles

The Federal Government's Privacy Act outlines the National Privacy Principles, which set the minimum standards for how private sector organisations should handle your personal information. We are committed to complying with the National Privacy Principles.

How we collect personal information

We gather your personal information in various ways. It might be over the phone, in one of our offices, over the Internet if you transact with us online, or when you fill out an application form for one of our products.

The personal information we collect and store about you usually includes information you've given to us, such as your name, address, date of birth, gender, and contact details, including phone, fax and email.

We may add more information from you, when you apply for a specific product or service.

Sensitive Information

When you apply for some products and services, we may need to collect sensitive information about you. When you apply for any of our policies, or make a claim under one of those policies, if we need sensitive information we collect it in accordance with the National Privacy Principles.

Depending on the policy, this may include details about things like your health and criminal record.

Open, honest and transparent

Whenever possible, we collect your personal information from you. However, there may be occasions when we collect it from someone else. For example, you may apply for a product or service through a broker or financial adviser.

We may also collect information about someone else from you. This may happen where you apply for a product or service in joint names or where someone else is covered, such as a nominated driver under your car insurance policy.

We respect and protect the privacy of personal information, no matter where it comes from. If you've given us information about another person, you're responsible for telling them that you've done so. Tell them who we are, and that they can access their personal information through us, and refer them to this Privacy Charter if you can.

We may also obtain information about you from other insurers. An example would be, if we need to confirm your no claim bonus. We may also obtain information about you from assessors, repairers, medical providers or other professional experts so that we can provide you with a policy or assess a claim you make.



How we use your information

We'll follow the National Privacy Principles when we use your personal information. These principles let us use it for the purposes for which it is collected, to provide you products and services, and (subject to your consent) for marketing purposes. For example, if you apply for insurance with us, we will collect, store and use your personal information to:

- ▶ assess your application
- ▶ underwrite, price and issue any policy
- ▶ process payments
- ▶ administer the policy
- ▶ calculate or offer discounts which may apply to you such as a multi-policy discount
- ▶ investigate, assess and pay any claim made by or against you under your Policy, and
- ▶ contact you as necessary on issues relating to your insurance or our service.

Sharing and disclosing your information

We won't disclose information about you to a company which is not a related entity or agent of ours, unless it's required or authorised by law, or you have consented to our disclosing the information about you.

Sometimes we may need to disclose your personal information to provide a product or service to you. For example, if you apply for an insurance policy, we may need to disclose your information to our related entities, our distributors such as agents and brokers, other insurers, and insurance reference bureaus so that we can determine things such as your claims history. If we need to process a claim you've made, we may need to disclose your information to assessors, repairers or medical providers.

We may also need to disclose your information to law enforcement agencies, investigators and lawyers.

But rest assured, that at all times, we'll respect and protect the privacy and confidentiality of your personal information.

Opting out is easy

You have the choice of opting out of our marketing activities. Please let us know if you don't want marketing materials from us, and we'll respect your request.



It might take up to 60 days to fully implement your request not to receive marketing materials, so we apologise if you do get some during this period.

And you can change your mind at any time. If you decide you do want us to send you promotions, offers and marketing materials, just let us know.

You can find our contact details at the end of this Privacy Charter.

Outside contractors

We may disclose some of your information to outside contractors to carry out activities for us, such as a mailing house. Don't worry, we impose security and confidentiality requirements on how they handle your personal information – it's a requirement that they don't use information about you for any activities other than ours.

Securing your information

We protect the information we hold on our system with secure passwords and other security procedures. We only allow access to those who specifically need it to conduct their business responsibilities.

We also maintain physical security procedures to manage and protect the use and storage of paper records containing personal information. Our staff are responsible for handling personal information in



accordance with the Privacy Act and we educate them about its requirements, as well as those of the National Privacy Principles.

We'll also take reasonable steps to destroy or permanently de-identify personal information when we no longer need it.

Keeping it accurate

We'll take reasonable steps to ensure that the information we hold about you is accurate, complete and up-to-date. If you believe it's not accurate, complete or up-to-date, then please let us know.

Accessing your information

You can request access to the personal information we hold about you. So that we can do this quickly and efficiently, we may ask you to complete a Personal Information Access Request Form and may charge you a service fee for retrieving and sending out the information. Please get in touch if you'd like more details, to request access or to confirm the applicable charges.

If we aren't able to meet your request for access, we'll let you know why. You can find our contact details at the end of this Privacy Charter.



Got a complaint?

If you have a complaint about the privacy of your personal information, please write to us. We'll promptly acknowledge it and investigate.

Further information

If you would like further information regarding this Privacy Charter, or the management of your personal information, please call, write to us, or email us using the Enquiry Form on our website.

Privacy online

If you'd like information about our policy on the management and security of your personal information online when you deal with us on the Internet, please refer to our website.

Getting in touch

Many enquiries regarding the management of your personal information can be handled by staff in your local office, or by calling us on 132 132.

If you have a complaint, you can write to us using the following address or fax number or by calling us on the phone number below.

Customer Relations
NRMA Insurance
Reply Paid 62759
Sydney NSW 2001
Phone 1800 045 517
Toll Free Fax 1800 649 290

This Privacy Charter is also available on our website nrma.com/privacy



Who we are and what we do

In this Privacy Charter the terms “we”, “our”, and “us” refer to Insurance Australia Limited ABN 11 000 016 722 (trading as NRMA Insurance) and each of its related entities. Insurance Australia Limited offers general insurance, business insurance and health insurance in various states and territories in Australia.



Call NRMA Insurance
132 132
Or visit an NRMA Office.
nrma.com.au

This Privacy Charter is current as at 1 May 2009.

Insurance Australia Limited
ABN 11 000 016 722 trading
as NRMA Insurance

388 George Street
Sydney NSW 2000

G002156 06/09