

This Privacy Policy applies to all the products and services offered by Auto & General Services Pty Ltd (ACN 003 617 909), Auto & General Holdings Pty Ltd (ACN 086 321 459) and Auto & General Insurance Company Ltd (ACN 111 586 353) (**we, us, our**) and contains important information about the type of personal information we collect, the purposes for which it is used, how it is managed, to whom we disclose it and what measures we take to comply with privacy laws. It applies to anyone who deals with us, or anyone from or about whom we collect personal information.

This Privacy Policy is governed by the Privacy Act 1988 (Cth) (**Privacy Act**) and the Australian Privacy Principles (**APPs**) contained therein. We are bound by the Privacy Act and are committed to complying with the APPs. The privacy of your personal information is very important to us.

We may make changes to this Privacy Policy from time to time. We will publish changes to this Privacy Policy on our websites.

It is important that you read and understand this Privacy Policy.

What personal information we collect

Personal information

Personal information is information, or an opinion, that could identify an individual. The personal information we ask for, collect and store about you may include:

- your name;
- contact details (including address, phone number, and email);
- date of birth or age;
- gender or sex;
- previous or current insurance;
- vehicle or property details;
- driver's licence;
- claims history;
- driving history;
- payment details; and/or
- information about a claim (where you may be the policy holder making the claim, or a witness to or another third party connected to a claim),

and such other information which is relevant and necessary to providing products and delivering our services, or to comply with the law.

We may also collect, from you, personal information about other people such as those noted on your insurance policies. Where you provide us with personal information about other people you must have their consent to do this and provide this to us on their behalf. If you do not have their consent, you must tell us. For example, you may wish to purchase insurance in joint names and you provide us with personal information about your spouse.

Sensitive information

We may also need to collect sensitive information about you, which is personal information that includes information or an opinion about your:

- health;
 - racial or ethnic origin;
 - membership of a political, professional or trade association or union;
 - criminal history;
 - religious beliefs or affiliation;
 - sexual preferences or practice; and/or
 - hardship information, including information about financial difficulty or vulnerability,
- which is relevant and necessary to providing products and delivering our services, or to comply with the law.

Why we collect personal information

At the time of request, we will inform you the main reasons for collecting your personal information. The purposes for which we will generally collect and use your information include considering application/s you make to us, providing products and delivering services to you, performing administrative functions, claims management (including investigative processes, dispute resolution and settlement), loyalty programs, enhancing our products, services and the delivery of the services, and telling you about our other products and services and our business partner's products and services. You may tell us, at any time, if you do not want us to advise you about other products and services (see **Direct marketing opt out** below for more details).

We will only collect sensitive information where it is necessary for purposes such as determining risk, managing claims, or providing you with a specific product or service such as travel insurance or life insurance. Sensitive information will be collected in accordance with the APPs.

How we collect personal information

We collect information from you in various ways. It can be through telephone calls with one of our contact centres, via our online systems such as Online Policy Manager, via social media, when you fill out a quote or application form for one of our products or services online, or in person during the investigation phase of a claim. We may also collect information through our third party service providers or partners.

Information collected online

We also collect information about visitors using our digital platforms. Any information collected is used to identify online behavioural patterns, which in turn help us to provide and improve our products and services.

Our digital platforms include, but are not limited to, websites, emails, messaging and mobile applications. Information collected by these resources may include:

- server address/IP address;
- date and time of interactions with our site;
- pages visited;
- pages and information downloaded (including pages, images and data);
- the site you visited prior to visiting our website where you clicked through a direct link;
- your internet browser and information about your computer;
- tracking user preferences;
- location data; and/or
- your interactions with our platforms.

From time to time, we and third parties, such as our partners, may use data collection devices such as cookies pixels or web beacons in conjunction with our digital platforms.

Data collection devices are used for various purposes such as:

- to provide you with better and more customised service, such as a more effective website;
- marketing measurement, personalisation and targeting; and/or
- collecting statistical information such as visitor traffic data.

Cookies are a small file placed onto a computer by a server and can be later identified by the server. Most of our digital platforms use sessions and/or cookies. If you wish, you can configure your browser so it does not accept cookies, but this may affect the functionality of the website.

Collecting personal information from third parties

Where possible, we collect personal information directly from you. However, in some circumstances we may also collect personal information about you, or about other people noted on the policy, from other sources so that we can provide you with a more personalised service, issue you a policy, manage or investigate a claim, or claims recoveries.

Examples where we collect personal information from third parties include:

- if you apply for a product through a third party such as a broker, intermediary, business partner or other distributor, that third party will disclose your personal information to us; or
- when determining the acceptability of a policy, the price of a policy, or when investigating, assessing and paying claims, third parties such as other insurers third parties listed in the Disclosure to third parties section below, medical providers or other professional experts (to verify or clarify, if necessary, any health information you may provide) may disclose your personal information to us; or
- persons authorised on your policy, joint policy holders, or persons with a power of attorney may disclose your personal information to us; or
- we may obtain information from public digital platforms and databases including Detective Desk, social media platforms, Court Database Australia, RP data, TICA, Pipl, Motorweb, CITEC and ASIC; or
- to provide you with an indicative quote for additional products that we offer.

If we receive unsolicited information about you from a third party and it is not information, we could have collected in line with this Privacy Policy, we will destroy or de-identify that information (provided it is lawful to do so).

Dealing with us anonymously or using a pseudonym

Where possible, you have the option of interacting with us anonymously or pseudonymously, including when providing information about a claim where you are a witness or a third party to a claim. Whilst you are entitled to interact with us anonymously or by using a pseudonym, we may need to identify you to provide you with our products and services.

Use of information

We use your personal information in accordance with the APPs. We use the personal information collected for a number of purposes, such as:

- Assessing your policy application, establishing and administering your policy.
- Processing premiums and payments.
- Improving and assessing the way we provide our products and deliver services.
- To produce policy schedules and other mail related services.

- To assess, process and investigate any insurance risks including your claims history, claims, claims recoveries or complaints.
- Assessing risks and underwriting insurance.
- Training our employees, agents and representatives.
- Administrating loyalty programs.
- Where you hold multiple policies or are a person named on a separate policy, information may be recorded against the other policies. Should you have any concerns (including but not limited to safety concerns) relating to sharing this information across policies, please inform our contact centre.
- The administration of agreements to which you or we are a party and to assess compliance with them and benchmark performance.
- To assist with audits, reviews, investigations or enquiries concerning goods or services supplied by us or to you or otherwise.
- The administration, management or improvement of business.
- For data analytics and market research.
- To exercise, enforce, take lawful action in respect of, secure or perfect any right or agreement.
- To ask about your experiences with or impressions of goods or services supplied by us or to you or in respect of which you have made enquiries.
- To communicate with you (or to disclose your personal information to third parties so they may communicate with you), by way of direct marketing, information about our goods or services or those of our business partners. Should you purchase products or services on our business partner websites, their privacy policy will apply to those products and services.
- To share between our related bodies corporate for any of these purposes.

Direct marketing opt out

If you do not want to receive any marketing offers, you can choose to opt out of our marketing activities. To opt out, you can either:

- use the unsubscribe function from our emails, SMS, MMS or IM; or
- contact us using the contact details below.

You can block interest-based advertising in your current browser by visiting the Digital Advertising Alliance's consumer choice tool at <http://optout.aboutads.info/> . You may also be able to change the settings on your device or browser settings.

How we store personal information

We will store your personal information in a number of ways including:

- in electronic systems and devices;
- in telephone recordings;
- in paper files;
- secure document retention services off-site; and/or
- cloud facilities operated by us (or by third parties on our behalf).

Information security

We will take reasonable precautions to ensure that the personal information that we have about you is protected against any unlawful use and unauthorised access, modification or disclosure, and these precautions include:

- using appropriate information technology and processes;
- using computer and network security systems with appropriate firewalls, encryption technology and passwords for the protection of electronic files;

- securely destroying or “de-identifying” personal information if we no longer require it subject to our legal obligations to keep some information for certain prescribed periods;
- restricting access to your personal information to our employees and those who perform services for us who need your personal information to do what we have engaged them to do; and/or
- requesting certain personal information from you when you wish to discuss any issues relating to the products and services we provide to you.

Whilst we undertake reasonable steps to protect your personal information, we cannot guarantee that the information sent over the internet is always 100% secure. Sending and receiving information over the internet is at the user’s own risk, however we will take all reasonable steps to ensure your data, upon our receipt, is secure.

Disclosure to third parties

The personal information that we collect from you may be disclosed to other parties who are involved with the provision of our products and services. Such parties may include your insurer, any insurance intermediary involved in the transaction, service providers such as trade persons or repairers, claims assessors, investigators or lawyers (should they be required in the event of a claim) other insurers (for the purpose of seeking claims recoveries or to assist them to assess insurance risks), our loyalty program partners, or our marketing partners. We may also disclose your personal information to persons authorised on your policy, joint policy holders and persons with a power of attorney.

During the assessment and investigation phase of the claims process, we may also collect and disclose your personal information to various third parties to validate the claim. Examples of these third parties include, but are not limited to, law enforcement, private investigators acting on our behalf and/or third parties connected to the claim such as trades person or repairers, third party drivers, third party businesses, tow truck companies, businesses or residences near the location of an accident, CCTV footage held by a third party, assessors, smash repairers, or any other third party/individual who may be able to assist in providing information about the claim.

We may disclose your information to various law enforcement agencies if required, including legal, regulatory, government and tax authorities in Australia or overseas, or anyone acting on their behalf.

The information we provide to third parties will be strictly limited to what is required to provide the products and services, where disclosure is required, or authorised by or under law (for example, we may disclose information to government agencies) or where you have requested us to or have consented to the disclosure to a third party. The third parties may include overseas organisations (see below).

Subject always to our obligations under the Privacy Act, where we disclose personal information for other people noted on the policy, for a permitted purpose, to you or another third party you will ensure that they have consented to that use or disclosure.

Exchange of information with overseas parties

Some of the parties with which we exchange your personal information, including our service providers and other third parties referenced above, may be located outside Australia in countries likely to include the following: Japan, Philippines, Singapore, South Africa, United Kingdom, Canada, Israel, and the United States of America. Where we do this, we make sure that such organisations have the appropriate data handling and security arrangements in place.

Access to and accuracy of personal information

You can request access to the personal information we hold about you at any time by contacting us using the contact details noted below and we will provide you with that information unless we are prevented by law from giving you that access. If we are unable to provide you with the requested information, we will provide you with a written explanation.

Where access is granted to your information, we may charge a reasonable fee for such access and if we do, we will advise you of the fee prior to proceeding with the request.

We take reasonable measures to ensure that the personal information we hold about you is accurate and up to date. Under the Privacy Act, you also have a right to request that we correct information, if you believe your personal information is not accurate or up-to-date, please inform us by contacting us using the contact details noted below. We will promptly update any information that is incorrect and confirm to you when we have done so.

Website links

This Privacy Policy applies to websites and mobile apps operated by us or on our behalf which we authorise to provide a link to this Privacy Policy. When you use a link from our websites or mobile apps to which this Privacy Policy applies to third party websites, we have no control over these third party websites. These third party websites are not subject to our privacy standards and we take no responsibility for the conduct of these third parties. Always read the privacy and security statements of these respective third parties when using their websites.

Complaints

We are committed to resolving any complaints related to privacy and personal information you may have. If you wish to raise a complaint, please contact us at any time by using the contact details noted below.

Within 24 hours of your complaint (or as soon as practicable), our representative will be in contact with you regarding your complaint and will let you know who will be assisting you, their contact details and the expected resolution date of your issue.

If the issue relating to the complaint is complex, we may ask you for additional information to help resolve the issue. We will keep you updated on the progress of your complaint. We will try to answer any questions you may have, correct any error on our part or resolve any complaint or concern that you may have about our information handling practices. If we do not resolve a complaint to your satisfaction, you also have the right to complain to the Office of the Australian Information Commissioner (OAIC) using the contact details noted below.

Contact details

AGS Privacy Officer

Email: privacyquery@autogeneral.com.au

Privacy Officer
Auto & General Services Pty Ltd
PO Box 342
Toowong QLD 4066

Office of the Australian Information Commissioner

Email: enquiries@oaic.gov.au

GPO Box 5218
Sydney NSW 2001

Phone: 1300 363 992

Website: www.oaic.gov.au

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