

At CAIP, We are committed to protecting your privacy in accordance with the *Privacy Act 1988* (Cth) ('the Act') and the Australian Privacy Principles. This privacy policy sets out how we collect, store, use and disclose your Personal Information (including Sensitive Information). In dealing with us, you consent to us using and disclosing your personal information as set out in this statement. This consent remains valid unless you alter or revoke it by giving written notice to CAIP's Privacy Officer. However, should you choose to withdraw your consent, we may not be able to provide insurance services to you.

What is Personal Information?

'Personal Information' is any information or an opinion about an identified individual or an individual who is reasonably identifiable, whether or not the information or opinion is true, and whether or not it is recorded in a material form.

'Sensitive Information' is a subset of Personal Information which may need to be afforded a higher level of protection. Sensitive Information may include Personal Information and is defined more specifically in the Act, including, amongst other things, health information, criminal history, racial or ethnic origin and sexual orientation.

What Personal Information do we collect, hold and use?

The Personal Information we collect, hold and use generally includes your name, age, gender, occupation, details of previous insurances or claims, contact information (including telephone and facsimile numbers, and email addresses).

You may be able to deal with us without identifying yourself (i.e. anonymously or by using a pseudonym) in certain circumstances, such as when making a general inquiry relating to the services we offer. If you wish to do so, please contact us to find out if this is practicable in your circumstances.

However, if you do not provide us with the Personal Information and other information required we may not be able to provide you with the appropriate insurance services. You may also risk breaching your duty of disclosure or having your policy cancelled pursuant to the Insurance Contracts Act 1984 (Cth) or otherwise.

How we collect your Personal Information

We may collect Personal Information in a number of ways including:

- directly from you via our website;
- by telephone;
- in writing;
- by email; and/or
- from third parties (such as your insurance broker, premium funders, claims managers, other service providers or publicly from available sources). Each third party is also obliged to comply with the applicable privacy principles.

When collecting Personal Information, we will do everything we reasonably can to let you know:

- how to contact us;
- why we are collecting the Personal Information;
- how the Personal Information is collected;
- the organisations or types of organisations to which we disclose the Personal Information (if any);
- if we are required by law to collect the Personal Information;
- whether disclosure overseas is likely; and
- the consequences should you choose not to provide the Personal Information.

Our purposes for collecting, holding and using your personal information

We collect and hold your Personal Information for the primary purpose of providing insurance services to you. Such purposes for collection may include: arranging insurance on your behalf and advising on your insurance needs. We provide any information that the insurers who we ask to quote for your insurances require to enable them to decide whether to insure you and on what terms.

When you make a claim under your policy, we assist you by collecting information about your claim. Sometimes we also need to collect information about you from others. We provide this information to your insurer (or anyone your insurer has appointed to assist it to consider your claim, eg Claims Managers, loss adjusters, medical practitioners etc) to enable the insurer to consider your claim.

Disclosure of your Personal Information

We will only disclose your Personal Information where it is required or reasonable to provide a service that you have requested, or for any of the purposes outlined in this privacy policy. Where appropriate, we will disclose your personal information to:

- our related body corporates, your broker or third parties as is required in order to provide our services, including our external service providers, such as payment system operators, lawyers, accountants, other advisers, financial institutions and information technology providers;
- to agents, Lloyd's underwriters, insurers, other insurance intermediaries, insurance reference bureaus and industry bodies and groups;
- claims management and related service providers;
- the Financial Ombudsman Service or other alternative dispute resolution schemes;
- administrative service providers;
- any government organisation or agency; and
- any other entities notified to you at the time of collection.

You authorise us to contact such third parties for the purposes of providing you with the services that you have requested.

Other than when required or permitted by law, as specified in this privacy policy or where you have provided your consent, we will not disclose your Personal Information for any other purpose.

Nothing in this privacy policy prevents us from using and disclosing to others de-personalised aggregated data.

Disclosure of Personal Information overseas

We may disclose your Personal Information to an insurer located outside Australia (For example, if we recommend a policy provided by Lloyd's of London, your information may be given to the Lloyd's broker and underwriters at Lloyd's of London) where it is required or reasonable in relation to providing a service that you have requested, or for any of the purposes outlined in this privacy policy.

These insurers may be located in countries such as the United Kingdom and Europe. In all instances where personal information may be disclosed to third parties who may be located overseas, we will take reasonable measures to ensure that the overseas recipient holds and uses Your personal information in accordance with the consent provided by you and in accordance with our obligations under the Act.

Direct marketing and how to opt out

Sometimes we may use your contact details to send you direct marketing communications including updates and newsletters that are relevant to the services we provide. We always give you the option of electing not to receive these communications in the future. You can unsubscribe by notifying us and we will no longer send this information to you.

We will not sell or trade your Personal Information for marketing or any other purpose.

Your obligations when you provide Personal Information of others

You must not provide us with Personal Information (including any Sensitive Information) of any other individual (including any of your employees or clients if you are a broker) unless you have the express consent of that individual to do so. If you do provide us with such information about another individual, before doing so you:

- must tell that individual, via a collection statement, that you will be providing their information to us and that we will handle their information in accordance with this privacy policy;
- must provide that individual with a copy of (or refer them to) this privacy policy; and
- warrant that you have that individual's consent to provide their information to us.

If you have not done this, you must tell us before you provide any third party information.

Your obligations when we provide you with Personal Information

If we give you, or provide you access to, the Personal Information of any individual, as authorised under this privacy policy, you must only use it:

- for the purposes we have agreed to;
- and in compliance with applicable privacy laws, including any applicable privacy principles and this privacy policy.

You must also ensure that your agents, employees and contractors meet the above requirements.

Accuracy, access and correction of your Personal Information

We take reasonable steps to ensure that your Personal Information is accurate, complete and up-to-date whenever we collect, use or disclose it. However, we also rely on you to advise us of any changes to your Personal Information. All Personal Information identified as being incorrect is updated in our database.

Please contact us using our contact details below as soon as possible if there are any changes to your Personal Information or if you believe the Personal Information we hold about you is not accurate or complete. We may refuse to correct Personal Information if the correction would not improve the accuracy, completeness, relevance or would make the information misleading. If we refuse to correct your Personal Information, we will record that a request was made and advise you why the request was refused.

You can make a request to access your Personal Information by contacting us using the contact details below. If you make an access request, we will provide you with access to the Personal Information we hold about you, unless otherwise required or permitted by law, within a reasonable time after the request is made. We will notify you of the basis for any denial of access to your Personal Information. No fee will be charged for an access request. However, we may charge the reasonable cost of complying with the access request, such costs notified to you before they are incurred.

Security of your Personal Information

We take reasonable steps to protect any Personal Information that we hold from misuse, interference and loss, and from unauthorised access, alteration and disclosure.

For example, we maintain physical security over our paper and electronic data stores and premises, such as locks and security systems. We also maintain computer and network security. For example, we use firewalls (security measures for the Internet) and other security systems such as user identifiers and passwords to control access to computer systems.

However, data protection measures are never completely secure and, despite the measure we have put in place, we cannot guarantee the security of your Personal Information. You must take care to ensure you protect your Personal Information (for example, by protecting any usernames and passwords). You should notify us as soon as possible if you become aware of any security breaches.

How long do we retain your Personal Information

We will retain your Personal Information for no longer than is required for any purpose under this privacy policy unless we are required by law to retain the information for a longer period. We will make reasonable efforts to destroy or de-identify your Personal Information after this time in accordance with any record management policy and procedure.

How to make a complaint

If you wish to make a complaint about how we have treated your Personal Information, you can lodge a complaint by using the contact details below. You will need to provide us with sufficient details regarding your complaint together with any supporting evidence and information.

We will refer your complaint to our Privacy Officer who will investigate the issue and determine the steps that we will undertake to resolve your complaint. We will contact you if we require any additional information and will notify you in writing of the outcome of the investigation. We will try to resolve any complaint within 14 working days. If this is not possible, you will be contacted within that time to let you know how long it is likely to take us to resolve your complaint.

If you are not satisfied with our determination, you can contact us to discuss your concerns or complain to the Australian Privacy Commissioner via www.oaic.gov.au.

Privacy Policy changes

We may make changes to this policy as a result of operational or legislative changes. When changes are made to this policy the updated policy will be uploaded to our website and the effective date updated accordingly.

Website information

Links to third party sites

Our website may contain links to other third party websites. We do not endorse or otherwise accept responsibility for the content or privacy practices of those websites or any products or services offered on them. We recommend that you check the privacy policies of these third party websites to find out how these third parties may collect and deal with your Personal Information.

We also automatically collect certain information when you visit our website, some of which may be capable of personally identifying you. Please see the 'Cookies' section below for more details.

Cookies

Like many website operators, we may use standard technology called cookies on our website. Cookies are small data files that are downloaded onto your computer when you visit a particular website. Cookies help provide additional functionality to the site or to help us analyse site usage more accurately. For instance, our server may set a cookie that keeps you from having to enter a password more than once during a visit to one of our sites. In all cases in which cookies are used, the cookie will not collect Personal Information except with your consent. You can disable cookies by turning them off in your browser; however our website may not function properly if you do so.

Forms

Our Website allows visitors to submit information via a self – service form (Quote and Contact us request). The information submitted via the forms is sent to our office via email (not encrypted) and is stored on a database which is accessible by CAIP staff only and password protected.

How to contact us

If you wish to gain access to your Personal Information, want us to correct or update it, have a complaint about how we have treated your Personal Information or any other query relating to our privacy policy, please contact our Privacy Officer during business hours on:

- The Privacy Officer
- Telephone: 02 8789 0500
- Email: privacyofficer@caip.com.au
- Address: PO Box 351, Bondi Junction, NSW, 1355

For further information on privacy, visit the Australian Government Office of the Australian Information Commissioner Website at: www.oaic.gov.au

Effective Date: 14 April 2016