

Privacy Policy

QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239 545



This Privacy Policy applies to QBE Insurance (Australia) Limited, New Zealand branch, ABN 78 003 191 035 (incorporated in Australia) (we, our and us).

We're committed to safeguarding people's privacy and the confidentiality of their personal information and are bound by the Information Privacy Principles set out in the Privacy Act 2020 (the Act).

Personal information we collect

We collect personal information including:

- Name, address, date of birth and contact details
- Details of property insured
- Financial details
- Health information
- Professional qualifications
- Past employment, residency status and proof of identity, and
- Your insurance and claims history.

We ask for personal information from:

- Our customers, and the customers of our business
- Partners and intermediaries
- People involved in claims and witnesses
- Participants in competitions, loyalty programs marketing initiatives, promotions and surveys
- Trainees and people who use our online training facilities, and
- Applicants for employment.

In most cases we'll collect personal information directly. We'll obtain consent before collecting sensitive information, such as health information, unless we're required or permitted by law to collect it without consent.

What we do with personal information

We collect, hold, use and disclose personal information in ways people would reasonably expect and where it's reasonably necessary for our business, including:

- Issuing, administering and managing insurance policies
- Processing claims and taking recovery action
- Improving our products and services, and the customer experience
- Working with business partners and insurance intermediaries
- Data analytics
- Conducting competitions, loyalty programs, marketing initiatives, promotional activities and surveys
- Assessing applicants' suitability to work with us, and
- If we are required or authorised by law to disclose the information.

Disclosing personal information

We, or our agents, may disclose personal information to:

- Any person authorised by you
- Our related bodies corporate, including QBE's services company located in the Philippines which provides sales, claims, accounting and administration services

- Mail houses, records management companies or technology services providers for printing and/or delivery of mail and email, including secure storage and management of our records
- Financiers of property insured to confirm a policy is current, or when that property is a total loss to confirm if a financier has an interest
- Airlines and health care providers to establish medical status and arrange appropriate treatment and services and your fitness to travel. In an emergency we may also disclose information to employers and family members
- Organisations that provide banking or transactional services to facilitate payments to and from us
- Organisations to assist us improve our products, services and the customer experience
- Business partners and intermediaries who arrange insurance with us
- Co-insureds to confirm full disclosure has been made to us
- Other insurers to obtain information about past insurance history, including to confirm a no claim bonus status, to assess insurance risk and assist with investigations
- Our reinsurers
- Dispute resolution organisations such as Financial Services Complaints Limited
- Service providers that perform data analytics, and
- Companies that conduct customer surveys on our behalf.

We may also disclose personal information to:

- Repairers and suppliers to repair or replace property insured
- Investigators and assessors to investigate and assess claims and related matters
- Lawyers and recovery agents, to defend actions by third parties, to recover our costs (including amounts owed to us) or to seek a legal opinion
- Witnesses, to obtain witness statements
- Experts to provide us with opinions
- Other parties to a claim to obtain statements from them, seek recovery or defend an action
- Insurance reference bureaus or registers, such as the Insurance Claims Register. We may disclose policy and claim information, both of which may be accessible to other members of these bureaus, and
- As required by law or by a regulator.

We also collect personal information from these people and organisations.

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Disclosure to business partners, intermediaries and group policy holders

When you buy a policy arranged by one of our business partners or intermediaries, or if you're a third party beneficiary under a group policy, you consent to us providing all of your personal information to that business partner, intermediary or group policy holder, which may include sensitive information and claim information. That business partner, intermediary or group policy holder may also provide us with personal information.

You should read the privacy policy of that business partner, intermediary or group policy holder to find out how they collect, hold, use and disclose your personal information.

Dealing with us anonymously

There are some circumstances where people can deal with us anonymously, including if they're only looking for general information about one of our products or services, or a quote.

How personal information is held

We hold personal information in secure systems, databases and paper records. We may use related bodies corporate, agents and third party suppliers for data storage, which may be located outside of New Zealand.

Any personal information provided over the internet is held securely and not retained on our web servers. We use service providers and secure online payment facilities to process payments by credit card. Card details can't be accessed through the internet after a payment has been processed.

Disclosure to overseas recipients

We may store and disclose personal information overseas. The locations include Australia, the Philippines, India, Ireland, the UK, the US, China and countries within the European Union.

Where personal information has been disclosed overseas, there's a possibility the recipient may be required to disclose it under a foreign law. Where this occurs, such disclosure isn't a breach of the Act.

Website and app tracking

When you visit our websites or uses one of our apps we, or third parties acting on our behalf, use cookies to collect information. Cookies are small text files placed on your computer. We use both 'persistent' and 'session' cookies.

We also utilise other technologies similar to cookies, including those which are embedded into or which accompany emails sent by us or on our behalf.

Information we collect

The information we collect includes:

- Details of visits to our websites or use of our apps and the browser used
- Details of sites visited before visiting our website

- Pages visited, time spent on them and documents viewed and download
- Visits made to our websites before
- Location
- Preferences, and
- Server address/IP address.

What we use this information for

We use information collected to:

- Assist in the use our online services and understand needs
- Collect and analyse statistical information
- Enhance and tailor website functionality and the customer experience
- Investigate security incidents
- Learn about emails sent, including if they were opened and what's been done with them
- Manage our servers and websites
- Market our products and services and continue to improve them, and
- Evaluate the effectiveness of our advertising.

Managing cookies

By accessing our websites or using our apps you agree to cookies being stored in your browser or device. Browsers may be able to be configured to accept or reject cookies, or to notify when a cookie is being sent. The 'help' function on your browser will provide details on how to change configurations.

The functionality of our websites and apps may be affected if cookies are blocked or rejected.

Sharing information

We share information from cookies and other technologies with third party providers, including Google Analytics. The information collected can be combined with other information, allowing us or those third parties to identify users at an individual level, their behaviours, activity and needs.

Some of our websites present content and functionality provided by third parties which we don't control. We'll take reasonable steps to tell you before you use them, but you should consult the privacy policies of the third party providers as well.

For more information about cookies

For further information about cookies, including how to see what cookies have been set, how to manage and delete them or how to manage browser settings visit

www.allaboutcookies.org.

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Access, corrections and complaints

Access and corrections

Our aim is to always have accurate, complete, up-to-date and relevant personal information. When you deal with us, please check the information we hold about you is correct.

If you would like to request access to the personal information we hold about you or to correct any errors, you can contact our Customer Care team via phone, email or post using the details in the table below.

If you prefer, there is also the option of using our **Information Request Form** for your request. We recommend that the Information Request Form be used if you are making a request in any of the following circumstances:

- Requests for access or correction of all information we hold about you
- Where you are acting on behalf of another person (e.g., as a broker on behalf of a customer or as an executor in a deceased estate matter), or
- You are making a request from outside Australia or New Zealand

Your request will be considered in accordance with the requirements and applicable exemptions contained in applicable privacy laws. For example, we may not be able to provide access to information where it infringes on the privacy of others.

There is no charge for requesting access to your personal information. However, in certain circumstances we may require you to meet our reasonable costs with providing you with access (such as photocopying costs for time spent on collating large amounts of material).

If we refuse to correct your personal information, you may request that we associate with the information a statement in our records that you consider the information is inaccurate, out of date, incomplete, irrelevant or misleading.

Complaints

If you think we have not handled your personal information correctly, you can make a complaint with our Customer Care team or the Office of the New Zealand Privacy Commissioner (OPC). We recommend you contact us first so we can try and resolve your complaint effectively and efficiently as generally, the OPC will refer you back to us if you have not already complained to us.

Our Customer Care team will contact you to acknowledge your complaint and provide you with a unique reference number. You will have the opportunity to explain why you are unhappy with how we have handled your personal information and provide information to support your complaint. Our Customer Care team will review your concerns, taking into account all relevant information including relevant privacy requirements and work with you to try and resolve your complaint.

If you are not satisfied with the outcome of your complaint, you can take your complaint further including to the OPC:

Office of the New Zealand Privacy Commissioner (OPC)

Complaints to the OPC must be made in writing, either by writing to them or using their online complaint form.

Website: www.privacy.org.nz
Complaints: privacy.org.nz/your-rights/making-a-complaint/
Address: PO Box 10 094, Wellington 6143
Phone: 0800 803 909

Contact Us

Please contact our Customer Care team if you wish to make an access or correction request, make a complaint, have questions about our privacy policy or would like a free copy of our privacy policy.

QBE New Zealand Customer Care

Phone	(09) 366 9920 (Office Hours Mon-Fri: 8.30am-5pm) Calls from mobiles, public telephones or hotel rooms may attract additional charges
Email	customercarenz@qbe.co.nz
Address	Level 21, QBE Centre, 125 Queen Street AUCKLAND
Post	PO Box 44, AUCKLAND 1140