



# Privacy Policy

January 2022

ShareCover is issued by Insurance Australia Limited, ABN 11 000 016 722, AFS  
Licence Number 227681 trading as ShareCover Enterprises

## **Privacy Policy**

In this Privacy Policy the terms “we”, “our”, and “us” refers to Insurance Australia Limited ABN 11 000 016 722 (trading as ShareCover Enterprises)

We value the privacy of your personal information. This Privacy Policy (which is referred to in some of our documents as our Privacy Charter) outlines how we collect, hold, use and disclose your personal information.

You do not have to provide us with your personal information. However, if you don't it may affect our ability to assist you or provide you with a product or service, including processing a claim.

If you want to deal with us while not identifying yourself (i.e. anonymously or by using a pseudonym) we will allow you to do this where it is practicable (for example where you make a general enquiry of us). Please tell us if you wish to do this and we will indicate whether, given the nature of the transaction, it is practicable.

By visiting our website, applying for, renewing or using any of our products or services, making a claim or providing us with your personal information, you agree to your personal information being collected, held, used and disclosed as set out in this Privacy Policy.

### **Personal information we collect and hold**

The personal information we collect and/or hold about you and other individuals (such as a co-insured or your spouse, partner or children) can include:

- name, date of birth, gender;
- contact details such as address, phone, fax and email;
- information relevant to providing a product or service such as:
  - underwriting information like your claims history, and
  - financial institution account details like your credit card or bank account number e.g. if the product or service is being paid for in this way or we are making a claim payment;
- information obtained as part of the management and processing of a claim e.g. information on a police report;
- details of insurance policies you hold or have held; and
- sensitive information such as criminal records (e.g. where this information is relevant to underwriting an insurance policy or processing a claim).

### **How we collect and hold personal information**

#### **How we collect**

We may collect personal information about you and other individuals in various ways including:

- over the phone,
- over the internet, including via our website, online forms and surveys, email or cookies (please see our [Privacy & Security](#) page for more information on how we collect personal information online),
- in writing, including via hard copy forms.

### **From whom we collect**

We may collect such information directly from you or through others, including the Entities listed in Table A below.

We may also collect personal information from publicly available sources such as the phone book or public websites.

### **When we collect personal information from you about someone else**

We and Our Parties listed in Table A on our behalf may seek to collect from you personal information about another person. This may happen if you apply for a product or service jointly with another person or you have personal information about another person which is relevant to a claim. For example, you may have the details of a witness to an accident for which you are claiming under an insurance policy.

If you provide us or Our Parties on our behalf with information about another person, then you must:

- have their consent to do so
- tell them:
  - that you are disclosing their personal information to us, and
  - provide them with a copy of (or refer them to) this Privacy Policy.

### **Holding personal information**

We hold personal information electronically and on paper/in hard copy.

For the personal information we hold electronically we take reasonable security measures including firewalls, secure logon processes, encryption and intrusion monitoring technologies.

For the information we hold in hard copy/on paper we have in place reasonable confidentiality procedures and we also take reasonable security measures.

We also require our Service Providers to hold personal information securely.

**Table A: Entities through which we may collect your personal information**

Entities	
<b>Our Parties</b>	
Our agents and distributors	For example, someone who offers you one of our products or services on our behalf
Our related entities and their agents and distributors	For example, NRMA Insurance or CGU Insurance Limited
<b>Our Service Providers</b>	For example, investigators, recovery agents, lawyers, assessors, repairers, partnered builders, suppliers, advisers, mailing houses, marketing agencies, market researchers, identity and access management providers, payment service providers, experts and IT providers and agents or subcontractors of any of those providers.  May also include overseas service providers

External Parties	<p>For example:</p> <ul style="list-style-type: none"> <li>• insurance reference bureaus</li> <li>• a credit provider with an interest in your insured property</li> <li>• other insurers - for example to recover monies on a claim you have made</li> <li>• another party involved in a claim — for example to recover monies on a claim you have made</li> <li>• your family members — for example, if they contact us with your authority</li> <li>• a joint insured on your policy</li> <li>• statutory authorities or government departments — for example, if we request a police report for your claim</li> <li>• Australian Financial Complaints Authority (AFCA) — for example, if they contact us about a complaint you make with them.</li> </ul>
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**The purposes for which we collect, hold, use and disclose personal information**

We and Our Parties may:

- hold and use your personal information, and
- disclose your personal information to the Entities listed in Table A (above),

for the purposes set out in Table B.

Where we or any of Our Parties disclose your personal information to any of Our Service Providers listed in Table A, they will only be authorised by us to use that information and disclose it to the other Entities listed in Table A for the specific purpose(s) in Table B for which the information was provided to them. Our Service Providers and External Parties listed in Table A may have their own privacy policy that contains information about their privacy practices and how you can access any personal information they hold about you, seek correction of it or make a complaint about a breach of the Privacy Act 1988 (Cth).

Occasionally we may be required or authorised to collect personal information because of an Australian law or an order of a Court/ Tribunal. If we are collecting personal information for this purpose we will tell you.

Some of the Entities listed in Table A (above) may be located in countries outside of Australia such as the United States, Singapore, New Zealand, Netherlands, India, Malaysia, England, South Africa, Germany, Fiji and the Philippines. We may disclose your personal information to these parties. If we do this, we take steps to ensure that there are arrangements in place to protect your personal information and our contractual arrangements with these Entities generally include an obligation for them to comply with Australian privacy laws.

## **Marketing**

Your personal information helps us to provide you with updates, offers and information about products and services that we think may be of interest to you.

If you have provided consent, we, Our Parties, Our Service Providers listed in Table A (as applicable), may collect, hold, use and disclose your personal information and contact you by post, SMS, email or telephone to provide you with such updates, offers and information about products and services. These updates, offers and products and services may be offered by us, our agents and distributors, our related entities and other organisations we promote or their agents.

You can opt in or out of receiving marketing communications by:

- signing in and accessing the “Contact permissions” page for your account;
- using the opt-out instructions provided in our marketing communications with you; or
- contacting us at any time.

Our contact details are at the end of this Privacy Policy under ‘Further Information’.

**Table B: Purposes for which we and Our Parties may collect, hold, use and disclose personal information**

Purposes	
To deal with Enquiries	We may need to collect your personal information to answer an enquiry you make
Providing a product or service	Including: <ul style="list-style-type: none"><li>• providing you with a quote</li><li>• considering your application(s)</li><li>• underwriting a policy for example deciding whether or not to insure you and if so on what terms</li><li>• issuing, renewing or amending a policy</li><li>• administering a policy, for example processing payments</li></ul>
Pricing a policy, offering excesses and discounts	For example pricing your policy and calculating or offering discounts
Maintaining and improving our products and services, auditing, quality assurance and training	For example we may review your personal information to see how our products and services can better suit your needs, or conduct market research
Dealing with a claim	Including: <ul style="list-style-type: none"><li>• managing and assessing claims made under or against a policy which you hold</li><li>• processing claims</li><li>• recovering money paid to you or debts you have incurred</li></ul>
Dealing with a complaint	or example a complaint made by you in respect of a product, service or claim
Communicating details about updates, offers and information about our products and services	For example we may tell you about products and services we provide (if you opt-in to receive services)

	such information). For further information, please refer to the “Marketing” section above
Facilitating our business operations	For example, for managing our IT infrastructures, databases, websites and statistical and maintenance purposes
Other purposes	Including: <ul style="list-style-type: none"> <li>• Complying with legislation, regulation and industry codes that are applicable to us such as anti-money laundering, sanctions and anti-slavery requirements</li> <li>• Any other purpose communicated to you at the time we collected your personal information or as required or permitted by law</li> </ul>

### **How you may access your personal information and seek correction of it**

#### **Accessing your information**

You can request access to the personal information we hold about you. So that we can provide access quickly and efficiently, we may ask you to complete a ‘Personal Information Access Request Form’. We may charge you a reasonable amount to cover matters such as retrieving, copying and sending out the information, but we will not charge you just for making the request.

If we aren’t able to meet your request for access, we’ll let you know why.

#### **Keeping your information accurate**

We take reasonable steps to ensure that the personal information we collect and store, use or disclose is accurate, up-to-date and complete.

However, we rely on you to advise us of any changes to your information to help us do so. If you believe your personal information is not accurate, up-to-date or complete, then please let us know.

If you’d like to request access to or seek correction of your personal information please contact us. Our contact details are at the end of this Privacy Policy under ‘Further Information’.

#### **Complaints about how we handle your personal information**

If you have a complaint about our handling of your personal information or an alleged breach of the privacy principles contained in the Privacy Act 1988 (Cth), please contact us and provide us with the details of your complaint/the alleged breach as well as any supporting evidence.

- Email: [contact@sharecover.com](mailto:contact@sharecover.com)
- Website: [www.sharecover.com/contact](http://www.sharecover.com/contact)

We will promptly acknowledge the complaint, carefully investigate it and determine the steps that we will undertake to resolve your complaint. We will contact you if we require any further information and will provide you with our determination once it is made. If you are unhappy with our determination, we will provide you details on how to take the complaint further.

### **Revision of our Privacy Policy**

We may change this Privacy Policy from time to time. If we do so we will notify you by placing a notice on our website. Therefore please review our Privacy Policy or website periodically for changes.

Your continued use of our website, products or services, requesting our assistance, applying for or renewal of any of our products or services, making a claim or the provision of further personal or sensitive information to us after this Privacy Policy has been revised, constitutes your acceptance of the revised Privacy Policy.

### **Further information**

If you would like further information about this Privacy Policy, or about how we manage your personal information, please:

- email us at [contact@sharecover.com](mailto:contact@sharecover.com)
- visit our website [www.sharecover.com/contact](http://www.sharecover.com/contact)

This Privacy Policy is also available on our website [www.sharecover.com/privacy](http://www.sharecover.com/privacy)

This Policy is current as at 21 January 2022.

Insurance Australia Limited

ABN 11 000 016 722 trading as ShareCover Enterprises.

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