

# Privacy Policy

## Who are we?

We are Calliden Group Limited (ACN 061 215 601) and all wholly owned subsidiaries.

## Our commitment to privacy

We are committed to ensuring your privacy in accordance with the National Privacy Principles of the Privacy Act (1988) ("the Act"). Any personal information collected by us will be with your knowledge and/or consent. This document outlines how we will collect, use, store, and disclose your personal information in accordance with the Act.

## What is Personal information?

Personal information is any information that enables your identity to be reasonably ascertained.

## How do we collect your personal information?

The method by which information may be collected will depend on the nature of the insurance products and services being provided. We may collect information in person, in writing, by telephone, via email or from the internet. Whenever we collect personal information we will do everything we reasonably can to let you know:

- how to contact us;
- why we are collecting the information;
- the organisation or types of organisations to which we disclose the information;
- if we are required by law to collect the information; and
- the consequences should you choose not to provide the information.

We authorise agents, brokers, claims managers, and other service providers to collect personal information on our behalf. In each case we have an agreement in place with the service provider that authorises them to collect the information, record, use and store the information for the services we have authorised them to perform, and to transfer the information to us. When doing so, they are also obliged to comply with the National Privacy Principles of the Act.

In some circumstances we may seek personal information that other external parties hold on you. This will generally be to clarify or assess information that you have provided on your proposal form or claim form.

If you do not provide us with the information required, we may not be able to provide you with the insurance product or service you request.

## How do we store your personal information?

We store all personal information by using a combination of secure physical and electronic storage methods. We take reasonable steps to ensure that the security of all information is adequate to protect it from being used for any other purpose other than the provision of our insurance products and services. We also train our staff about the requirements of the Act.

### **How do we use your personal information?**

We use your personal information to help us assess risks, write and administer your insurance policy and any claim that you may have.

### **Do we disclose your personal information to other parties?**

We will only disclose your information to external parties where it is required to provide a product or service that you have requested us to provide. Personal information for the purposes outlined above may be shared on a confidential basis with:

- agents, advisors, and brokers;
- claims management and other service providers;
- claims adjusters, loss assessors, and other claims investigators authorised by us;
- lawyers;
- our reinsurers and reinsurance brokers; and
- the Financial Ombudsman Service or other alternative dispute resolution schemes.

We may disclose your information to any government organisation or other organisation as required under law. We may also disclose information to any other party where consent is obtained from you prior to the notification.

### **Will we use your personal information for direct marketing purposes?**

From time to time, we may advise or offer you information about other Calliden insurance products and services that may be relevant and of interest to you. If you would prefer not to receive these communications you may inform us or your broker/agent. All electronic communications contain an unsubscribe function.

We will not sell, trade or share your personal information for marketing or any other purposes.

### **How can you access personal information we have about you?**

You may request access to your personal information by contacting us. We will take all reasonable steps to ensure that the personal information we hold about you is accurate, complete and up-to-date when it is collected, used or disclosed.

If you wish to make a request to access your personal information, please contact us using the details set out at the end of this Policy. For simple requests we will provide the information free of charge. In some circumstances we may pass on any direct costs associated with obtaining any information that you request. All charges will be notified to you before they are incurred.

### **How can you correct any errors in the information we hold?**

If you find that we hold inaccurate personal information in our records, you may request to have the information corrected by contacting us.

### **How can you contact us?**

If you have any questions about this privacy policy or if you wish to access or correct your personal information, please contact our Privacy Officer by:

- Phone – (02) 9551 1111
- Fax – (02) 9551 1155
- Email – [privacy@calliden.com.au](mailto:privacy@calliden.com.au)
- Mail – Level 7, 100 Arthur Street, North Sydney NSW 1590 or
- visit our web site – [www.calliden.com.au](http://www.calliden.com.au)