

# Privacy Policy

[www.calliden.com.au](http://www.calliden.com.au)

## 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 Privacy Act 1988 and the General Insurance Code of Practice 2005. This document outlines how we will collect, use, store, and disclose your personal information in accordance with the Act and the Code.

If you believe we have not acted in accordance with this policy or the Privacy Act you may make a complaint through our complaints handling procedure. For further details on accessing our complaints process please visit Calliden's website at [www.calliden.com.au](http://www.calliden.com.au) or contact us at (02) 9551 1111.

## How do we collect your personal information?

The method by which information may be collected will depend on the nature of the services being provided. We may collect information in person, in writing, by telephone, via email or through 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 transfer the information to us.

In some circumstances we may seek personal information that other external parties hold on you. This will generally be to clarify information that you have provided on your proposal form or claim form where that information pertains to records held by the external party.

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

## How do we store your personal information?

We store all personal information by a combination of physical and electronic storage methods. We take reasonable steps to ensure that the security of all information is adequate to protect it against loss, unauthorised access, destruction, modification, or false disclosure.

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

Generally we will use personal information only for the primary purpose for which it was collected, or for a purpose which is related to the primary purpose. The personal information you provide to us may, regardless of the means by which it is collected, be used to:

- Provide to you our insurance services;
- Provide to you information which you have requested;
- Notify you of other Calliden services or promotions from time to time; and
- Manage our relationship with you.

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

We will only disclose your information to external parties where it is required to undertake a service that you have engaged us to provide. The service providers that we may disclose your information to include the following:

- 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?**

We may undertake direct marketing towards existing customers. 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 or otherwise disclose your information to any external party for their direct marketing activities. We also do not purchase contacts from any external parties for the purposes of our own direct marketing activities.

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

You have the right to access any information we hold about you, although there are some exceptions to this. If you wish to make a request please contact us. 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?**

Where you discover that we have made an error in any information we hold on you, you may make a request for us to correct the error. We may request that you provide further proof before acting on any request for a change. This is to ensure that all alterations are made by authorised persons and are accurate and lawful in nature.

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

If you have any questions about this privacy policy, if you wish to complain about how we have handled personal information about you, or if you wish to access or correct your personal information, please contact the Privacy Officer at Calliden through one of the following means:

- 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