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Version 5
AFRM Claims Advocacy Pty Ltd
ABN 61 622 554 769

We are committed to protecting your privacy

This document outlines AFRM Claim Advocacy's (ACA's) policy on handling the personal information it collects about individuals including customers and potential customers.

We respect the confidentiality of your information and take your privacy seriously, abiding by the Australian Privacy Principles contained in the Privacy Act 1988 (Cth). When we request personal information, we will normally explain why we need it, how it will be used and who we may share it with.

This policy answers the following questions about privacy at ACA:

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Why does ACA need your personal information?

Understanding our customers' claim event is a central part of our business. To advocate with respect to a potential insurance claim, we need to collect certain personal information.

In this Privacy Policy, personal information is any information that could identify you or be used to establish your identity.

ACA mainly collects, holds, uses and discloses customers' personal information so we can establish, manage and advocate on your behalf with respect to potential claims on personal insurance products. We may also use and disclose your information for purposes related to those mentioned above, such as arranging for services to be provided by third parties and enhancing our customer service options (see the next section 'Will my personal information be used for Direct Marketing').

In addition, some laws require us to collect personal information. These include the Corporations Act 2001 (Cth).

Will my personal information be used for Direct Marketing?

We may also use your personal information to keep you informed about the services offered by ACA.

You can opt out of receiving direct marketing information from us at any time (see the 'How can you contact ACA about privacy?' section below).

What happens if I do not provide information that has been requested?

It's your choice whether to provide your information. However, if you don't, we may be unable to fulfil your request for claims management services. It may also affect our ability to properly advocate on your behalf.

What types of personal information does ACA collect?

We may ask for a range of personal information to assist us in providing our services. The information we may request includes (but is not limited to) name, address, date of birth, contact details, income, assets and liabilities, superannuation/insurance details, account balances, tax and financial statements, employment details, personal health/health records and citizenship status.

Does ACA collect sensitive information?

We sometimes need to collect and use sensitive information. This includes information or an opinion relating to a person's racial or ethnic origin, political views or memberships, religious beliefs or affiliations, membership of a professional or trade association or trade union, sexual orientation or practices and criminal record. It also includes information about a person's health and medical history.

The Australian Privacy Principles set out restrictions about the way sensitive information can be used. Unless you give us your consent, or if we are required or permitted by law, we will only use or disclose sensitive information for the purposes for which it was provided.

How does ACA collect personal information?

ACA will collect your personal information directly from you where this is reasonable and practical. We gather this information either through forms that you complete, recording the information you provide via phone calls, interviews, other forms of communication and third-party sources. Examples of third-party sources that may provide us with information are:

- parents or guardians in respect of children
- people authorised by you, such as:
 - Doctors (and other physicians);
 - Lawyers;
 - Accountants;
 - Financial Planners;
 - Superannuation funds; and
 - Insurance companies
 - Powers of Attorney
- public sources of information (such as telephone directories)

When we are provided with personal information about an individual from a third party, we seek to ensure the individual is aware of certain matters, such as ACA's identity and our contact details.

Can you remain anonymous or use a pseudonym when dealing with us?

If you wish to remain anonymous or to use a pseudonym when dealing with us, we may be able to provide you with limited information or services, such as general details about our service.

However in many cases it will be impracticable for us to assist you if you wish to remain anonymous or use a pseudonym. For example, the provision of claims advocacy services is highly personalised, with the quality and scope of service heavily dependent on the individual circumstances of each customer. Because of this, if you choose not to identify yourself or wish to use a pseudonym, we may be unable to provide you with the service you want.

How does ACA protect your personal information?

Whether your personal information is gathered through face-to-face meetings or by interacting with us via telephone, mail, internet or other methods, we take steps to store your information securely. We hold your personal information in a combination of secure computer storage facilities, paper-based files and other formats.

We take a number of steps to protect personal information from misuse, loss, unauthorised access, modification or improper disclosure. These include instructing our staff who handle personal information to respect the confidentiality of customer information and the privacy of individuals.

Who does ACA share personal information with?

From time to time we may share your personal information with other entities both within and outside of ACA. The entities that we might share your personal information with vary according to the product or service involved, but could include:

- other areas and organisations within ACA that provide claims management support
- external service providers and specialist advisers we engage to provide us with services such as administrative, financial, insurance or claims management services, some of whom may contact you on our behalf
- insurers, including reinsurance companies, and credit providers
- courts, tribunals and other dispute resolution bodies in the course of a dispute
- anyone authorised by you or to whom you have provided your consent (either expressly or impliedly), including but not limited to other financial services providers that we may need to deal with on your behalf
- anyone to whom we are required or authorised by law to disclose your personal information (for example, law enforcement agencies, and national and international government and regulatory authorities including but not limited to the Australian Taxation Office, the Australian Prudential Regulation Authority, the Australian Securities and Investments Commission, and the Australian Transaction Reports and Analysis Centre)
- Other financial services institutions - in order to detect, investigate or prevent actual or potential fraud in connection with the services we provide to you.

Is ACA likely to disclose personal information to overseas recipients?

Some of the entities we disclose personal information to may have operations in other countries. These entities could include insurers and superannuation funds.

A definitive list of countries to which your personal information could be sent cannot be known however we anticipate the major countries to be as follows:

Reinsurance providers	<i>Germany, Japan, Switzerland, United States</i>
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Each individual entity (the insurer or superannuation fund) should disclose this information in their respective Privacy Policies – which are usually available on their website.

How does ACA update personal information?

We realise that your personal information changes frequently – people move house and update other personal circumstances on an ongoing basis. In most cases you can alter your details over the telephone.

If we believe the information we hold is incomplete or out of date, we may also seek to correct or complete our records by gathering data from other sources such as public records and other organisations.

How long will ACA keep your information?

We may be legally required to maintain some of your records for a significant period of time. However once we believe information is no longer needed we may remove any identifying details or destroy the records entirely.

How can you contact ACA about privacy?

You can contact us to:

- seek more information about anything contained in this policy, or to request a copy of this policy in a different format
- update or correct your personal information
- opt out of receiving direct marketing material
- ask about accessing or correcting the personal information we hold about you; or
- make a privacy related complaint.

You can contact us by:

- By telephone: 13 16 77
- By email: aca@afm.com.au
- In writing: PO Box 866 The Junction NSW 2291.

How do I find out about the personal information ACA holds about me?

Under the Privacy Act you have the right to access the personal information we hold about you, with some exceptions. To make a request you need to contact us as set out above.

ACA is permitted to refuse access to personal information in certain situations. Examples include where:

- giving access would have an unreasonable impact on the privacy of other individuals
- giving access would be unlawful, or where denying access is required or authorised by an Australian law or a court order
- both of the following apply:
 - (i) we have reason to suspect that unlawful activity, or misconduct of a serious nature, that relates to our functions or activities has been, is being or may be engaged in; and
 - (ii) giving access would be likely to prejudice the taking of appropriate action in relation to the matter
- giving access is likely to interfere with law enforcement activities.

Before providing the requested information we will give you an estimate of any potential costs associated with this, including expenses for locating, retrieving, reviewing and copying any of the material you need.

What should I do if I have a complaint?

To raise any concerns you might have in relation to privacy, please contact your claim advocate.

We take privacy-related complaints very seriously and consider all complaints carefully as part of our commitment to being open, honest and fair in dealing with your concerns. In most cases, we'll contact you within five working days of receiving your complaint to let you know what actions we are taking regarding the matter.

How can I escalate my concerns?

If you feel your complaint has not been satisfactorily addressed in the first instance, or that it is taking too long to resolve, you can ask for your concerns to be escalated to the ACA's Complaints Manager. Contact details are as follows:

Complaints Manager

By email - aca@afm.com.au

In writing - PO Box 866
The Junction NSW 2291

What about privacy and the internet?

This statement outlines some privacy issues specific to the afmclaimsadvocacy.com website and associated web-based applications.

Interactive tools

ACA may provide you with interactive tools designed to keep you informed with progress on your potential claim. ACA may collect personal information you enter when using the interactive tools on our website or associated applications.

What is a Cookie and how does ACA use cookies?

Cookies are small pieces of text stored on your computer to help us determine the type of browser and settings you are using, where you have been on the web site, when you return to the web site, where you came from, and to ensure your information is secure. The purpose of this information is to provide you with a more relevant and effective experience on the ACA website, including presenting web pages according to your needs or preferences.

We may use cookies to give you access to certain pages of the websites without having to log in each time you visit. ACA may also use external service providers to track the traffic and usage on the web site.

Cookies are frequently used on many websites on the internet and you can choose if and how a cookie will be accepted by changing your preferences and options in your browser. You may not be able to access some parts of afmclaimsadvocacy.com if you choose to disable the cookie acceptance in your browser, particularly the secure parts of the website. We therefore recommend you enable cookie acceptance to benefit from all the services on the website.

Links to third party websites

The ACA website may have links to external third party websites that may benefit the user.

External websites should contain their own privacy statements and we recommend you review them when using their websites. Please note, however, that third party websites are not covered by this policy, and these sites are not subject to ACA's privacy standards and procedures.

Website Analytics

Website analytics measurement software is used to assist in tracking traffic patterns to and from the ACA website, anonymously surveying users of the sites. The system is used to collect such information as the number of unique visitors, how long these visitors spend on the website when they do visit, and common entry and exit points into and from the website.

This non-personal information is collected and aggregated by third party software and provided to us to assist in our analysis of our websites. You cannot be identified personally from this information and no personal information is stored about you.

About this policy

Any information we hold is governed by the most current ACA Privacy Policy. The policy is publicly available via our website afirmclaimsadvocacy.com, or you can contact us about obtaining the policy in different formats (see the 'How can you contact ACA about Privacy' section on page 5). This policy is reviewed from time to time to take account of new laws and technology, and changes to our operations and practices, and to make sure it remains appropriate to the changing environment.