



GT INSURANCE PRIVACY POLICY

Privacy

This Privacy Policy sets out how GT Insurance* collects, stores, uses and discloses personal information. Where required by law, we will provide you with privacy information (in the form of a Privacy Notice or other privacy disclosure documentation) specific to the products or services you want to obtain from us or specific to your dealings with us.

What is ‘personal information’?

Personal information is information or an opinion about an identified individual, or an individual who is reasonably identifiable:

- whether the information or opinion is true or not; and
- whether the information or opinion is recorded in a material form or not.

What kinds of personal information do we collect and hold?

The personal information collected and maintained by GT Insurance generally includes your name, date of birth, gender, address, contact details and information specific to the product or service you decide to purchase from us, such as details of any vehicle being insured, or your dealings with the specific GT Insurance business.

For some policies, we also collect and maintain your sensitive information. This includes information about your health, genetics, membership of any trade unions or professional associations and any criminal convictions you may have.

For employment applications, we collect your name, address, contact details, current and past employment information, educational qualifications and professional associations. We also collect information about and proof of your residency status, the name and contact details of your referees and other information required for recruitment purposes. Where we seek your consent to conduct a background check, we also collect details of your proof of identity from you.

How do we collect your personal information?

Where it is possible, we collect your personal information directly from you in person, in writing, over the telephone, by facsimile, through our online services (including our virtual online assistant and any online chat functions) and/or by electronic messages. In some circumstances, we may also collect it from:

- your agents or representatives, for example your insurance broker, your legal advisers, your family member who applies for a policy that covers you or is instructed by you to deal with us;
- third parties who you have asked to provide your personal information to us, including your referees and your insurer;
- our agents and service providers;
- other insurers and insurance reference bureaus;

- people who are involved in a claim or assist us in assessing, investigating, processing or settling claims, including third parties claiming under your policy, witnesses, medical service providers, external claims data collectors and verifiers, and your employer;
- third parties who may be arranging insurance cover for a group that you are a part of;
- law enforcement, dispute resolution, statutory and regulatory bodies;
- marketing organisations, including through the use of purchased lists;
- industry databases;
- publicly available sources such as the Internet and telephone directories; and/or
- the general public when it is unsolicited and may be relevant to a particular policy or fraud investigation.

Unless we are required or permitted by law to collect sensitive information about you, we will only do so by obtaining your consent.

If you nominate individuals to be covered by your insurance policy, you should direct them to this Privacy Policy and make them aware of the content of any privacy notice we provide you.

If you decide to complete an online application form, the information that you enter into the online form will only be collected by us if you submit your online application. If at any stage you cancel your application prior to submitting your application, the information you have entered up to that point will be automatically deleted.

Website tracking

We may collect information about your visit to our site to assist us to measure and improve our website. Examples of information that we collect include: day and time of your visit, whether you have visited our website previously, whether you used a search engine to find us and some geographical information about what country and state you are in.

We may use Google Analytics to collect visitor information so that we can better understand how to improve our products and services for you. One of the primary methods used by this tool is the placement of cookies. Cookies are small information files that an end user's web browser places on their computer when a website is visited. For information on disabling these cookies, please go to the privacy settings section within your browser. In addition to the session cookie, Google Analytics uses other data collection methods such as appending query strings to an image request. We store any data generated by Google Analytics securely and do not share it with third parties.

We also use other external companies for the following purposes:

- for web hosting services for this website; and/or
- to gather non-personal information (using cookies) in order to evaluate the website's effectiveness, for example online marketing activities.

Email

We retain the content of any email that you send to us if we believe we have a legal requirement to do so. Your email message content may be monitored by our employees for security issues, including where email abuse is suspected; our response to you may be monitored for quality assurance issues.

For what purposes do we collect, hold and use your personal information?

We collect, hold and use your personal information for the purposes of providing our products and services and managing our business. This may include:

- arranging and administering insurance;

- assessing risks and underwriting insurance;
- assessing, investigating, processing and settling claims, including managing workers compensation return to work programs;
- marketing our services and products and those of our related companies, brokers, intermediaries and business partners that may interest you;
- conducting customer research and analytics in relation to our service and products, and improving our service and products;
- handling complaints and disputes;
- training our employees, agents and representatives;
- detecting, investigating and preventing fraud;
- identifying and contacting individuals who do business with us; and/or
- assessing and processing employment applications.

Personal information (including sensitive information) collected for workers compensation claims will only be used in connection with the business of providing workers compensation claim services or for purposes required by workers compensation regulators or by law.

Who do we disclose your personal information to and why?

We may disclose your personal information to others for the purposes specified in the section above. This may include disclosure to:

- our related companies;
- our distributors and agents;
- other insurers and reinsurers;
- insurance reference bureaus;
- government, law enforcement, dispute resolution, statutory, regulatory or enforcement bodies and agencies;
- external data collection and verification agencies;
- loss adjusters and assessors;
- repairers and suppliers;
- investigators and recovery agents;
- medical and health service providers, case managers and rehabilitation consultants;
- our advisers (including legal, actuary and accounting advisers) and service providers, including marketing organisations and debt collecting agents;
- professional and other organisations;
- your employer;
- parties that we have an insurance scheme in place with under which you purchased your policy, such as a financier or motor vehicle manufacturer or dealer;
- the agent and contractor of any of the third parties above; and/or
- other parties as required by law.

We may also disclose your personal information (but not sensitive information) to others we have business arrangements with to enable them to offer their products and services to you.

We will not disclose your sensitive information for any purpose, other than the purpose for which it was collected, or a directly related secondary purpose, unless you otherwise consent.

Disclosure to overseas recipients

In some instances, your personal information might be disclosed to other companies in the Allianz Group, business partners, reinsurers and service providers (including providers of our virtual online assistant and any online chat function) that may be located overseas. The countries in which these recipients may be located will vary from time to time, but may include Canada, Germany, New Zealand, United Kingdom, United States of America and other countries where the Allianz Group has a presence (a list of which is available on the Allianz Group website www.allianz.com) or engages subcontractors.

We regularly review the security of our systems used for sending personal information overseas. Any information disclosed may only be used for the purposes of collection detailed previously and for system administration.

Direct marketing and your privacy

From time to time, we may use your personal information to advise you about or offer you other products or services that may be relevant and of interest to you. If you do not want to receive these offers from us (including product or service offerings from us on behalf of our brokers, intermediaries and/or our business partners), please call the telephone numbers in the Contacting us about access and correction of your personal information section below.

In some instances, we may disclose your personal information (but not sensitive information) to others we have business arrangements with to enable them to offer their products and services to you.

We do not use or disclose sensitive information for the purposes of direct marketing.

How do we hold your personal information?

We may hold your personal information in a number of ways, including:

- in our computer systems or databases, which may involve storing data on storage or computer systems provided by third party suppliers;
- in paper records; and/or
- in telephone recordings.

Where it has been collected from our or your agent, or our service providers, they may also hold copies of your personal information.

We may combine personal information we receive about you with other information we hold about you. This includes information received from third parties and information collected for different products and services.

Links to external sites

We may include links to external sites that we consider contain content relevant to the information that you were seeking from us. Where these links occur, we accept no responsibility for the accuracy of the content, the privacy or security of those sites or your reliance on any information contained within any such site.

Contacting us about access to, and correction of, your personal information

GT Insurance aims to ensure that your personal information is accurate, up to date, complete and relevant. If you would like to seek access to, or revise, your personal information, or feel that the information we currently have on record is incorrect or incomplete, please contact us using the following contact details:

Privacy enquiry	Phone
All privacy enquiries	(02) 9966 8820 EST 8.30am-5pm Monday to Friday

Making a complaint

If you believe that we have interfered with your privacy in our handling of your personal information, you may lodge a complaint by contacting us on the above contact details or in writing to: Corporate Services Manager, GT Insurance, PO Box 507, St Leonards, NSW 1590.

We will attempt to resolve your complaint in accordance with our Complaints Resolution Process.

If you are unhappy with the resolution of your complaint or with the way that GT Insurance has handled your complaint through the Complaints Resolution Process, you may be able to refer the matter to the Financial Ombudsman Service (FOS) subject to its Terms of Reference (up to 31 October 2018) or The Australian Financial Complaints Authority (AFCA) subject to its Terms of Reference (from 1 November 2018). The contact details for these bodies are as follows:

(If you wish to lodge a complaint before 1 November 2018)

Financial Ombudsman Service Limited

GPO Box 3
Melbourne VIC 3001
1800 36 72 87

www.fos.org.au

Email: info@fos.org.au

(If you wish to lodge a complaint on or after 1 November 2018)

The Australian Financial Complaints Authority

GPO Box 3
Melbourne VIC 3001
1800 93 16 78

www.afca.org.au

Email: info@afca.org.au

Alternatively, you may refer the matter to the Office of the Australian Information Commissioner (OAIC). The contact details for OAIC are as follows:

Office of the Australian Information Commissioner

GPO Box 5218
Sydney NSW 2001
1300 363 992

www.oaic.gov.au

Email: enquiries@oaic.gov.au

Changes to this Privacy Policy

We may make changes to this Privacy Policy from time to time for any reason. We will publish changes to this Privacy Policy on this website.

*GT Insurance means Global Transport & Automotive Insurance Solutions Pty Ltd (ABN 93 069 048 255).