



At Eric Insurance Limited (Eric) (ABN 18 009 129 793 AFSL 238279), we are committed to ensuring that your personal information is protected. This policy sets out how we collect, store, use and disclose your personal information that is collected by us or our distributors. When the term 'we' is used in this policy we mean Eric and our distributors, including but not limited to our Third-Party Introducers and our Authorised Representatives.

### Collecting and holding your personal information

Personal information is information or an opinion about an identified individual or an individual who is reasonably identifiable from that information or opinion. It includes sensitive information which, amongst other things, may be health or criminal records or information about your political or religious beliefs. We will ask for a broad range of personal information as part of providing you with a policy, which is necessary for us to determine whether or not we can offer you insurance cover.

We will generally ask for your name, address, contact details, date of birth, gender, and information about the asset you are seeking insurance for or eligibility requirements of the product you have applied for. Depending on the product you choose, we may also ask for your insurance history, your financial history, health records, criminal history, employment information, and any other personal information which assists Eric to ensure we can accurately offer and administer the product. Wherever it is lawful and practicable to do so, we will offer you the opportunity to deal with us anonymously.

We collect your personal information so we can:

- Identify you and conduct appropriate identification checks.
- Provide you with a product or service.
- Set up, administer and manage your policy including the management of claims and renewals of your policy.
- Assess and investigate a claim made by you under one or more of our products.
- Manage, train and develop our employees and representatives.
- Manage complaints and disputes, and report to dispute resolution bodies or regulators.

If we are not able to collect personal information about you, we may not be able to provide you with the products or services you require.

We collect your personal information directly from you or through our distributors at point of sale, by using written forms, discussions with you in person and over the telephone, from publicly available sources of information and from other persons or organisations, as relevant. We will collect your personal information during the information lifecycle on a recurrent basis using the above methods. We may collect information from multiple contact points and combine as part of your customer profile.

### Use and Disclosure

We use and disclose your information for the purposes we collected it; please see "Collecting and holding your personal information" section to see what these purposes may be.

We may use and disclose your personal information that was collected initially by us for the primary purpose (i.e. to provide you a quote for our services) for a secondary but related purpose where you have consented to a secondary use or disclosure, or if we consider you would reasonably expect us to use or disclose your personal information for the secondary purpose, and that purpose is related to the primary purpose of collection. In the case of sensitive information, we will only use or disclose this information when directly related to the primary purpose of collection.

For example, we will disclose your personal information to:

- Third party service providers with whom we have contracted to provide services such as investigative, information technology, legal, audit and monitoring, analytical, marketing, and debt collection services.
- Any relevant distributors, or intermediaries connected with your policy such as your advisor or broker.
- Your financier or credit institution.
- Credit reporting agencies.
- Hospitals and health professionals.
- The Australian Financial Complaints Authority or any other relevant dispute resolution body.
- Policy or product holders or others who are authorised or noted on the policy as having a legal interest.
- Other insurers, loss assessors and related claims management service.
- Government regulators and enforcement bodies.

There will be other instances where we may use and disclose your personal information where you have consented to the disclosure, we are required or authorised by law to disclose your personal information.

Eric may wish to offer you another product or service that we offer and which we think may be of interest to you, however you will be given the opportunity to opt out of such offers. We use a wide variety of marketing strategies including targeted online advertising and online behavioral marketing, and we may use methods such as including mail, electronic messaging, telephone, social media, and email to contact you. Eric does not disclose your information to external entities for the purposes of allowing them to direct market their products or services to you.

You may contact us and advise your marketing preferences; however, Eric is required to provide you with certain information about the product or service that you receive from us, this includes renewal notices or supplementary information about the product you have purchased. You will continue to receive this type of information from us even if you have advised us you do not want to receive information about our products and services generally.

We may send and store personal information overseas but only to the extent that it is necessary to perform our functions or activities. We will send your personal information overseas and collect personal information from overseas. This may occur when you have asked us to do so or when we have your consent, when we are authorised by law to do so, when we have an outsourced business activity located offshore, and for the administration of some technical systems. Generally, however we do not disclose your information to a party outside of Eric, unless that party is contracted to Eric or its related entities to provide services or activities on our behalf and that party is bound by the same privacy rules we follow. Please contact our Privacy Officer if you wish to receive an up to date list of the countries your information will be shared with.

## Security of your personal information

Eric trains its employees and representatives in their privacy obligations, applies confidentiality obligations and provides authorised persons with user identifiers, passwords or other access codes.

We hold your personal information in secure security systems, electronic databases, digital records, telephone recordings and in hard copy or paper files. These systems are generally managed internally by Eric however Eric may contract with external service suppliers to maintain the storage of this information.

We will take all reasonable steps to protect your personal information from misuse, unauthorised access, modification, disclosure and loss.

The ways we do this include:

- Maintaining and continually improving IT security protocols.
- Requiring any third-party providers to have adequate measures to protect your personal information.
- Ensuring our premises are secure.
- Destroying or de-identifying information as required.

Eric has an ongoing program of review and enhancement of its security measures and maintains its information technology security framework in accordance with law and industry standards. Online communications are stored and protected by a range of security protocols including firewalls, encryption and user identification requirements which are regularly audited however, online communications involve certain security risks that are not applicable to other forms of communication. If you do not wish to provide information to us online, you are welcome to contact us by other means.

## Accessing your information and ensuring it is correct

We rely on the information we hold about you to efficiently conduct our business of providing products and services. For this reason, it is very important that the information we collect from you is accurate, complete and up-to-date. If your information changes, please inform us so that we may change our records. You may request access to any of the information we hold about you. In most cases, a summary of information such as your name and address details, contact telephone numbers, policy numbers, policy cover and the products and services you have with us are freely available to you by calling us.

If you would like to request access to the personal information we hold about you, please contact our Customer Service team or Eric’s Privacy Officer. You may be required to provide further information to Eric to identify yourself. We will provide the information to you within 10 business days where stored electronically, or 20 business days where stored in archive.

Eric is not always required to provide you with access to your information upon your request. We may refuse you access to information in a number of circumstances such as where denying access is required or authorised by law. If we deny your request for access to, or refuse your request to correct your information, we will explain why. If you are not satisfied with our reason, you are able to lodge a complaint with us.

You have the right to request us to correct any inaccurate, out-of-date, incomplete or misleading personal information. We will update your details immediately in accordance with our General Insurance Code of Practice requirements. We will also take reasonable steps to ensure that the correction takes place across all records that hold the information.

## Complaints in respect to a breach of privacy

Eric has established a formal Privacy Complaints Procedure to deal with any complaints lodged with the company in relation to breaches of the Australian Privacy Principles or the **Privacy Act 1988**. If you have a complaint about how we collect, hold, use, or disclose your personal information or if you believe Eric has not protected your personal information as set out in this Privacy Policy you may lodge a complaint with us. It is important to follow the process so we can deal with your complaint effectively and efficiently.

Complaints can be made by telephoning the number or writing to the address set out below and should be directed to the Privacy Officer, who will provide you with further information about Eric’s Complaints Procedure.

## Contact Details

Visit our website:	‘Contact us’	By email:	complaints@ericinsurance.com.au
By phone:	1800 999 977	In writing:	PO Box 9106, Scoresby Victoria 3179

### What if I am not satisfied with Eric’s response?

If you are not satisfied with the outcome of your complaint to Eric you can refer your complaint to either the Office of the Australian Information Commissioner or the Australian Financial Complaints Authority for further review.

Office of the Australian Information Commissioner		Australian Financial Complaints Authority	
By phone:	1300 363 992	By phone:	1800 931 768 (free call)
By email:	enquiries@oaic.gov.au	By email:	info@afca.org.au
In writing:	GPO Box 5218, Sydney NSW 2001	In writing:	GPO Box 3, Melbourne VIC3001