

PRIVACY POLICY

Macquarie Underwriting Pty Ltd (Macquarie) is committed to complying with the Privacy Act 1988 (Cth) concerning the collection, use, management and disclosure of personal information about individuals through our Privacy Policy.

Our Privacy Policy Collection

We collect personal information that is necessary to provide, manage and market the products and services that may interest you and to conduct market research. We may also supply your information to any related body corporate of Macquarie for these purposes.

The personal information we collect generally includes names, contact details and information relevant to particular insurance policies. In some circumstances, we may collect sensitive information, including health information and membership of organisations and associations.

Management of personal information

Macquarie will manage the personal information we collect in accordance with the Privacy Act. We will take steps to ensure that the personal information we hold is accurate and current. If you believe that any personal information we hold about you is incorrect, you have a right to require us to amend that information.

We disclose personal information to third parties who we consider require that information to assist us to provide the products and services Macquarie offers or may offer to you. We require that these third parties comply with the Privacy Act and we limit the use and disclosure of personal information to these third parties to the specific purpose which it was supplied. As an example of these third parties, we may need to disclose your information to the following:-

- An agent authorised by Macquarie to collect or assess information to the relevant product or service;
- A broker or other person authorised by you;
- The insurer or reinsurer of the relevant product or service;
- A person or organisation contracted by Macquarie to assess, evaluate or manage claims made under your policy;
- A person or organisation contacted by Macquarie to confirm, assess, clarify or assist in delivering a product or service to you;
- An organisation contacting Macquarie, with your consent, to obtain past policy or claims information about you;
- Commonwealth or State/Territory Government authorities; and
- Courts, tribunals or other dispute resolution bodies.

We may transfer your personal information overseas. We will take reasonable steps to protect the personal information we hold from misuse or loss and unauthorised access, modification and disclosure. If we no longer require your personal information, we will take reasonable steps to destroy or permanently de-identify the information.

Accessing your personal information

On your request, Macquarie will provide you with access to the personal information we hold about you, except in circumstances where we may deny access under the Privacy Act. Macquarie reserves the right to determine the manner in which the information may be accessed by you. If we deny access we will provide the reason and depending on the circumstances of the denial, we may provide sufficient access to information through mutually agreeable intermediaries. We may charge you a fee for costs incurred in providing you with access to the information such as photocopying, administration and postage.

You may request further information as to how we collect, hold, use and disclose your personal information.

Opting out of receiving marketing information

If you do not wish to receive certain information about our products or services or you do not wish us to hold, use, manage or disclose your personal information you should advise our Privacy Officer. Please note that this may effect our ability to provide products and services to you.

What we expect from you

When you give us information about individuals, we rely on you to ensure that they are aware they you have provided that information to us and the types of third parties that we will supply that information to, the purpose which we and the third parties will use that information and how we will use, manage and disclose that information. If the information is sensitive, we rely on you to ensure the consent of the person whom the information is obtained from and if this has not occurred you must immediately advise us of this.

If we give you personal information, you must only use it for the purposes to which we have agreed and you must ensure that your representatives only use it for the agreed purposes.

You must comply with the Privacy Act where applicable in collecting, using, managing, disclosing and storing that information and must ensure all your employees, directors, agents and contractors also comply with these requirements.

Complaints

If you need to make a complaint regarding the collection, management or use of your personal information, please contact the Macquarie Privacy Officer, who has authority to deal with these complaints. The Macquarie Privacy Officer can be contacted at level 3, 89 York Street, Sydney 2000 or telephone (02) 9928 5681. We will endeavour to resolve your complaint within 15 working days.

Your complaint can be made orally or in writing. If you make your complaint orally, we will require you to put it in writing as soon as possible. Your complaint will be taken seriously and investigated by our Privacy Officer.

If you are unsatisfied with the way your complaint is handled, you can contact the Office of the Privacy Commissioner on telephone 1300 363 992.