



Privacy Policy

At **Lion Underwriting Proprietary Limited** (ABN 33 604 592 467) we appreciate our customers' concern about the privacy of their information which we have acquired during our business dealings. Complying with the Privacy Act helps us to enhance our client service.

The objective of this policy is to help us to comply with the **Privacy Act 1988 (Cth)** in our dealings with our business partners. The Act is designed to protect individuals' personal information and does this by restricting the ways in which personal information may be used.

We are committed to protecting your privacy in accordance with the above act as well as the **Australian Privacy Principles**. This Privacy Policy describes our current policies and practices in relation to the collection, handling, use and disclosure of personal information. It also deals with how you can complain about a breach of the privacy laws and how you can access the personal information we hold and how to have that information corrected.

What is personal and sensitive information?

Personal information is opinion or information about an individual whose identity is apparent or can easily be ascertained from the information or opinion available. Sensitive information is data or opinion about a person's racial or ethnic origin, membership of a political, trade or professional association or a trade union, political opinions, religious or philosophical beliefs or affiliations, sexual preferences, criminal record or health, genetic or biometric data.

What information do we collect and how do we use it?

When we arrange insurance on your behalf, we only ask you for the information we need and we only use the information that we collect for the primary purpose(s) for which we collect it. These are:

- Providing quotes for insurance cover (including obtaining risk carrier confirmation where necessary)
- Issuing insurance policies
- Handling claims under insurance policies
- Providing information about insurance matters
- Dealing with brokers, risk carriers and reinsurers
- Operating our business.

This can include a broad range of information ranging from your name, address, contact details, age to other information about your personal affairs including your financial situation, health and wellbeing.

Insurers may in turn pass on this information to their reinsurers. Some of these companies are located outside Australia. For example, if we seek insurance terms from an overseas insurer, your personal information may be disclosed to the insurer. If this is likely to happen, we inform you of where the insurer is located, if it is possible to do so.

When you make a claim under your policy, we assist you by collecting information about your claim. Sometimes we also need to collect information about you from others. We provide this information to your insurer (or anyone your insurer has appointed to assist it to consider your claim, e.g. loss adjusters, medical brokers etc.) to enable it to consider your claim. Again, this information may be passed on to reinsurers.

We will take all reasonable steps to protect the information we hold from misuse, interference and loss, and from unauthorised access, modification or disclosure. When information is no longer needed, we will destroy or de-identify it.

Correction and Access to Information

You may request access to the personal information which we hold about you and request its correction if you believe it to be incorrect. We can also correct your information if we are satisfied that it is incorrect. There are some circumstances where we can refuse to give access to Information. These include where given access to the information would:

- (a) pose a serious threat to the life, health or safety of an individual or the public,
- (b) have an unreasonable impact on the privacy of others; or
- (c) be frivolous or vexatious.

The other exceptions are detailed the Australian Privacy Principles.

If you wish to access your information, please contact Lion Underwriting at:

The Privacy Officer
Lion Underwriting Pty Ltd
Level 40, 161 Castlereagh Street
SYDNEY NSW 2000

Tel: 02 8042 8200
email: admin@lionunderwriting.com.au

Complaints about how we handle your personal information

If you have a complaint about our handling of your personal information or an alleged breach of the privacy principles contained in the **Privacy Act 1988 (Cth)**, please contact us and provide us with the details of your complaint/the alleged breach as well as any supporting evidence. You can call us on the number above or write to us using the address or email address detailed above.

If you remain dissatisfied then the about our handling of your complaint, you will be notified of your right to refer the matter to the **Office of the Australian Information Commissioner**. They can be contacted on **1300 363 992** or enquiries@oaic.gov.au