

Hannover Life Re of Australasia Ltd

**PRIVACY POLICY**

Effective from: 12 March 2014

Forward Review Date: 12 March 2015

Executive  
**Responsible:** **General Manager (Finance) & Secretary**

## **Privacy Policy**

The *Privacy Act 1988* (Cth) sets out a number of principles that private sector organisations must comply with in the collection, security, storage, use and disclosure of personal information. These principles are known as the Australian Privacy Principles.

HLRA is bound by and endeavours at all times to adhere to these Principles and this Policy Document has been prepared to explain how we aim to protect the privacy of personal information.

### **Who are we and what is our business?**

HLRA is a wholly owned subsidiary of the Hannover Re Group, based in Hannover, Germany.

In Australia, we offer reinsurance support, comprising a full range of risk related services, to retail life insurance offices.

We also insure members of superannuation schemes and their spouses for death and disablement benefits, and issue life insurance policies to retail policyholders via direct marketed distribution arrangements.

### **The main purposes for which we collect and hold personal information**

The primary reason we collect, hold, use and disclose personal information is to:

- Determine if we will insure individual lives or groups of lives and the terms on which we will insure the life or lives. When we receive personal information for the purpose of making this determination, we may disclose the information to our chief medical officer and/or other medical practitioners and/or other consultants or experts. We may also disclose personal information to other insurance companies or re-insurance companies for the purpose of providing or obtaining reinsurance support.
- Assess, administer and settle claims submitted to us. In carrying out these processes the personal information we collect and hold may be disclosed to other organisations, including but not limited to, medical and legal practitioners, health service providers, other insurance or reinsurance companies including our parent company, legal tribunals, investigation organisations, accountants or other consultants, the trustees of a superannuation fund you belong to or an organization that is duly appointed to manage the administration of such fund and interpreters.

### **Information we collect and hold**

We normally collect and hold the following information: name, date of birth, sex, amount of insurance benefit, type of benefit and annual premium for each benefit.

In addition, some or all of the following information may be collected and held: health, medical information, lifestyle, pastimes, family history, financial, superannuation, occupation, employment history including salary, residence and surveillance (in respect of claims).

## **How we collect and hold information**

We collect personal information primarily via:

- our Insurance Application/Personal Statement Form, for new insurance cover, completed by an applicant or their authorised representatives.
- our claim form, in the case of any claim, completed by the Life Insured or their authorised representatives.

We will collect personal information directly from the relevant person to the extent it is reasonable and practicable to do so. There may, however, be occasions where we collect the personal information from a third party. We will obtain the relevant person's consent where we need to obtain information from third parties for the purposes of assessing the person's application for insurance cover or a claim.

We are committed to keeping personal information secure. We will use all reasonable precautions to protect personal information from misuse, interference and loss, as well as unauthorised access, modification or disclosure. These precautions include:

- Physically securing our premises;
- Ensuring any third party provider or reinsurer takes reasonable precautions to protect your personal information;
- Maintaining computer and network security, such as user identifiers and passwords, to control access to computer systems;
- Taking reasonable steps to destroy or de-identify personal information that we no longer require.

## **Sharing of information**

Information may be shared with any of the following: other insurance/reinsurance companies, legal practitioners, medical practitioners, health service providers, legal tribunals and courts, investigation organisations, our parent company, accountants or other consultants, trustees of superannuation funds, an organisation appointed by the trustees of a superannuation fund to receive information and interpreters.

We are unlikely to disclose personal information to any overseas recipient. In some circumstances, however, personal information may be disclosed to overseas recipients in Germany, Canada, Japan, New Zealand, Hong Kong, United Kingdom, United States of America, India, China and Korea. . We will de-identify this personal information to the extent possible, but the information may still include details such as age, gender, medical and/or occupation details. We will take reasonable steps to ensure that any overseas disclosures are made in a secure manner.

## **How you can access or correct your personal information**

You have a right to request access to, and correction of, personal information we hold about you by contacting us either by letter, telephone or email on the details below.

If we refuse to give you access to, or to correct, the personal information, we will write to you and give you our reasons for declining your request and information about how you may complain about our refusal.

We do not charge for making a request or giving access to personal information.

You may also ask us for details about the way we manage personal information we hold.

## **How to register a complaint**

If you believe there has been a breach of privacy regarding the personal information we collect and hold about you, you should contact us. We may be able to solve the problem over the phone, but if not we will ask you to put your complaint in writing.

Inquiries and complaints should be addressed to:

The Privacy Officer  
Hannover Life Re of Australasia Ltd  
Level 7, 70 Phillip Street  
SYDNEY NSW 2000

Telephone: (02) 9251 6911  
Facsimile: (02) 9251 6862  
Email: [privacyofficer@hlra.com.au](mailto:privacyofficer@hlra.com.au)

If you are not satisfied with the resolution of your complaint, you can refer the matter to the Financial Ombudsman Service web site located at [www.fos.org.au](http://www.fos.org.au) or by telephoning 1300 780 808.

If you remain unsatisfied with any further resolution of your complaint, you can refer the matter to the Australian Federal Privacy Commissioner web site located at [www.oaic.gov.au](http://www.oaic.gov.au) or by telephoning 1300 363 992.