



PRIVACY & YOUR PERSONAL INFORMATION

SCOPE

This statement applies to the operations of QBE Insurance in Australia

PERSONAL INFORMATION

- QBE only collects personal information necessary for us to provide you with the services you require (eg processing your application, policy, claim or payment).
- We collect personal information that you submit when you are using our online services, including payment information processed by our service providers.
- Our online payment facilities are secure and the data, once collected, cannot be accessed through the Internet.
- We use common internet technologies, such as cookies, to collect general statistical information on visitors to our web sites. This information is not linked to any personal information.
- When we need to collect personal information we will, in most cases, collect the information directly from you.
- If you do not supply the information requested we may not be able to process your application for insurance or your claim.

USES

- QBE will use your personal information for any purpose which you have consented to.
- Your personal information will be used in ways that you would reasonably expect, in order for us to provide and market insurance services to you.
- In processing your application for insurance or a claim we may also need to disclose your personal information to other service providers, such as assessors, repairers and health service providers. We may also disclose personal information to reinsurers and other insurers, which may be located overseas.
- Whenever we contact you for marketing purposes we will give you the opportunity to be placed on our “no marketing contact” register.
- QBE does not share, trade or sell personal information for marketing purposes.
- For more detailed information on the ways in which we may use or disclose personal information click here.

YOUR CHOICES

- You may request access to your personal information by contacting us at the addresses shown in the “Contact QBE” panel.
- Where we have incorrect personal information in our records you may request to have the information corrected.
- If you have a complaint, please contact us and we will make every effort to resolve your complaint or refer you to our independent dispute resolution processes. Please read our complaints brochure for more information.
- You may opt out of our direct marketing programmes by contacting us at the addresses shown in the “Contact QBE” panel.

OTHER IMPORTANT INFORMATION

- In Australia, QBE is subject to the National Privacy Principles of the Privacy Act 1988.
- For more detailed information on our privacy policy in Australia click here.

CONTACT QBE

For all privacy enquiries contact:

The Compliance Manager

GPO Box 82, Sydney NSW 2001

Ph: (02) 9375 4444

Fax: (02) 8275 9022

e-mail: compliance.manager@qbe.com