THE QBE AUSTRALIA PRIVACY POLICY

SCOPE

This statement applies to the operations of QBE Insurance in Australia

QBE Insurance (Australia) Limited (QBE)- take privacy seriously and has systems in place to ensure the security and accuracy of any personal information we need to collect and use. We are subject to the Privacy Act 1988 (Cth) (the Act) and the health information privacy Acts of the various Australian States and Territories.

Any information we collect that identifies an individual is personal information and is governed by the Act. The Act defines "personal information" as "information or an opinion about an individual whose identity is apparent or can reasonably be ascertained from the information or opinion."

When we process an application for insurance, personal details are usually collected. Wherever possible we will ask you to supply the information we need. We will collect only that information which is necessary to process the application. This may include:

- your name, address and other contact information
- details of any property being insured;
- personal information of anybody who may be covered by the policy;
- personal information of any person authorised by you to deal with us on your behalf
- financial details for consumer credit insurance or in cases where insured property is financed and;
- your personal qualifications, if relevant, for professional liability insurance.

If a claim is made under a policy, we may request further information from you. However, we will then only collect information needed to manage that claim. We may also need to share your personal information with our agents or contractors, such as investigators, assessors, legal representatives and reinsurers.

Where we need to collect sensitive personal information such as health information we will ask your consent first. Where we arrange for medical treatment or rehabilitation services we may need to share your health information with medical practitioners and other health care providers.

When you supply information via the Internet, all information you submit is held securely and is not retained on our web server. Credit card details submitted, via QBE web sites, are processed through our service providers. Other information held on our systems cannot be accessed through the Internet connection. QBE does not collect personal information - or any other information from cookies, nor do we use cookies for marketing purposes. We collect generalised statistics on the web pages visited (time, date, number of "hits") but do not record personal details of who visits our web site.

We only use or disclose your personal information for a purpose you would reasonably expect. We will request your consent to any other use of your personal information. At the time we collect your personal information we will give you general information on how we use your personal information, including the types of organisations we may need to share your personal information with.

Our aim is to always have accurate and up-to-date information. When you receive policy schedules, renewal notices or other correspondence from us you should contact us if the information shown is not correct. Where reasonably possible, we will correct the information held in our files or on our systems.

OTHER IMPORTANT INFORMATION

If you have a complaint or want more information about how QBE is managing your personal information, please contact the Compliance Manager using the contact details provided to the right. For security reasons, any request for details of personal information held by us should be made in writing.

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