

PRIVACY POLICY

At Allstate Insurance and Allstate Underwriting Agency Pty Ltd, we are committed to protecting your privacy in accordance with the *Privacy Act 1988* (Cth). This Policy describes our current policies and practices for collecting, handling, using and disclosing personal information. It also deals with how you can complain about a breach of the privacy laws, how you can access the personal information we hold about you and how to have that information corrected.

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

When we provide underwriting services, we ask you for the information we need to assess the risk and provide terms. This can include a broad range of information ranging from your name, address, contact details and age to other information about the proposed insured's affairs including details of the risk to be underwritten.

We may provide the information that you provide us to our underwriting partners to enable them to fully understand the details of the risk to be insured.

We also use your information to enable us to manage your ongoing requirements and our relationship with you, we may do so by mail or electronically unless you tell us that you do not wish to receive electronic communications.

What if you don't provide some information to us?

If you do not provide us with some or all of the information that we ask for, we may not be able to offer suitable terms.

How do we hold and protect your information?

We strive to maintain the relevance, reliability, accuracy, completeness and currency of the personal information we hold and to protect its privacy and security. We keep personal information only for as long as is reasonably necessary for the purpose for which it was collected or to comply with any applicable legal or ethical reporting or document retention requirements.

We hold the information we collect from you in our secure data repository and make every effort to ensure its protection for unauthorised access. In some cases, your file is archived and sent to an external data storage provider for a period of time. We only use storage providers in Australia who are also regulated by the Privacy Act.

We ensure that your information is safe by employing professional services to protect our data resources. We maintain physical security over our paper and electronic data and premises, by using locks and security systems.

Will we disclose the information we collect to anyone?

We do not sell, trade, or rent your personal information to others. We will disclose your information to underwriting partners and may need to provide your information to contractors who supply services to us, e.g. external data storage providers, IT support suppliers or to other companies in the event of a corporate sale, merger, reorganisation, dissolution or similar event. However, we will take all reasonable steps to ensure that they protect your information in the same way that we do. We may also provide your information to others if we are required to do so by law or under some unusual other circumstances which the Privacy Act permits.

We may disclose your information to recipients in the UK or the USA for the purpose obtaining terms. If they are not regulated by laws which protect your information in a way that is similar to the Privacy Act, we will seek your consent before disclosing your information to them.

How can you check, update or change the information we are holding?

Upon receipt of your written request and enough information to allow us to identify the information, we will disclose to you the personal information we hold about you. We will also correct, amend or delete any personal information that we agree is inaccurate, irrelevant, out of date or incomplete.

If you wish to access or correct your personal information please write to the Privacy Officer, Allstate Underwriting Agency Pty Ltd

We do not charge for receiving a request for access to personal information or for complying with a correction request. We do not charge for providing access to personal information.

In some limited cases, we may need to refuse access to your information or refuse a request for correction. We will advise you as soon as possible after your request if this is the case and the reasons for our refusal.

What happens if you want to complain?

If you have any concerns about whether we have complied with the Privacy Act or this Privacy Policy when collecting or handling your personal information, please write to our Privacy Officer at Allstate Underwriting Agency Pty Ltd.

We will consider your complaint through our internal complaints resolution process, and we will respond with a decision within 30 days of you making the complaint.

When we make our decision, we will also inform you of your right to take the matter to the Office of the Australian Information Commissioner (OAIC) if you are not satisfied. If we have not resolved your complaint within 30 days, then you have the right to take the matter to the OAIC (contact details are provided below).

If you are not satisfied with our response, you also have the right to have your privacy complaint determined by the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. AFCA will be able to consider complaints relating to a breach of obligations of the Privacy Act or Consumer Data Framework, providing the complaint falls within AFCA's jurisdiction. We are bound by AFCA's determinations once accepted by the complainant.

You can contact AFCA by:

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

Your consent

By asking us to assist with insurance underwriting needs, you agree that we may collect and use your personal information for the purposes described above.

Tell us what you think

We welcome your questions and comments about privacy. If you have any concerns or complaints, please contact Rodney Bond, CEO Allstate Underwriting Agency Pty. Ltd. by emailing to contact@allstateunderwriting.com.au