



Privacy Policy

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About us

Please note that in this privacy policy 'we', 'us', or 'our' refers to:

- Aioi Nissay Dowa Insurance Company Australia Pty Ltd ABN 11 132 524 282 (Adica); and
- Aioi Nissay Dowa Insurance Co., Ltd. ABN 39 096 302 466 (Andia).

About Adica and Andia

Adica and Andia are members of MS&AD Insurance Group Holdings Inc., which also includes Mitsui Sumitomo Insurance Co., Ltd. MS&AD Insurance Group Holdings Inc. is one of Japan's largest non-life insurance companies, with a worldwide network providing diversified insurance services through subsidiaries and branches in key cities in Asia, Australia, North America and Europe.

Adica and Andia are APRA regulated general insurers and Australian Financial Services Licence (AFSL) holders.

As both Andia and Adica collect, hold, use and disclose your personal information, this privacy policy relates to both of them.

Our commitment to the protection of your personal information

This privacy policy sets out the way we collect, hold, use and disclose your personal information including, where relevant, your sensitive information such as your health information or criminal record.

By visiting any of our websites, applying for, renewing or using any of our products or services or providing us with your personal information, you consent to your personal information being collected, held, used for the purposes and disclosed as set out in this privacy policy.

You do not have to provide us with your personal information. However, if you do not provide us with the information we request, we may not be able to assist you or provide you with our products or services.

What personal information do we collect?

We collect personal information necessary for us to provide you with the assistance, products and/or services you have requested or to manage the claims made by you or against you. Such personal information includes your name, address and other contact details, age, gender, occupation, insurance profile, driving record and details of insurance policies you hold.

In some circumstances (such as when you take out specific insurance policies with us), we may need to collect additional personal information from you, or collect personal information from you in a way which is not described in this policy. Where this is the case, we will provide you with a Product Disclosure Statement which details the personal information we will collect from you and how we will use, hold and disclose that personal information.

We may also collect personal information and other data using cookies, including by our use of Google Analytics or any other analytics software. These cookies allow us to collect information regarding your use of certain websites and applications that

we offer to identify potential improvements to the function and performance of such websites and applications, and for other purposes including determining the cost of premiums. For more information on how Google Analytics collects and processes your data (including details of how to control the information that is shared with Google), please see <https://policies.google.com/privacy/partners>.

We will only collect, hold, use or disclose sensitive information (including health information or past criminal convictions) about you for the purposes noted in this privacy policy, with your consent or if required by law and if the information is necessary to provide you with cover or process a claim under any of our products.

How do we collect personal information?

We collect your personal information in various ways, for example over the phone to our office or via phone to one of our intermediaries offices, or over the internet if you transact with us online, or through your Insurance Broker if you use one.

Whenever possible, we collect your personal information directly from you. However, we may collect personal information about you from someone else. For example, from our intermediaries, (if you apply for, receive or acquire one of our products or services via them), other insurers, medical practitioners, data brokers, providers of search services, assessors, repairers, your employer, another party involved in a claim or your family members.

Please note that our intermediaries may (but only with your consent) obtain a credit report about you from a credit agency for the purpose of a loan application assessment or to obtain financial details from your accountant and may provide a copy of this report to us.

Irrespective of the source, we respect and value your personal information and will deal with it in the manner set out in this privacy policy.

We may also request you to provide us with personal information about someone else, such as a co-insured or a witness to an accident that is the subject of a claim. Before providing us with such information you must tell the person that you will be providing personal information about them to us and that their information will be handled in accordance with this privacy policy. You must also provide them with a copy of (or refer them to where they can obtain a copy of) this privacy policy. If you provide us with personal information of another person, you warrant that you have that person's consent to do so.

How do we use your personal information?

We collect your personal information for the purposes for which it was provided to us, other related purposes or as authorised or required by law. Such purposes include:

- communicating with you, providing you with the assistance, products and/or services you have requested and processing any payments;
- setting premiums appropriately and compiling statistics;
- managing, assessing, investigating and paying claims;
- identifying and communicating with third parties in relation to claims;
- conducting market research to better understand the needs of our customers;
- enabling any one of our partners to conduct their own market research to better understand the needs of our customers or to develop new products and services which may be of interest to our customers;
- providing you with marketing material and keeping you informed of special offers, new products or services of ours and our intermediaries (if you have consented to receiving such); and
- any other purposes specified at the time of collecting your personal information.

We will only use your sensitive information (such as health information or criminal record) for the purposes for which it was initially collected, other directly

related purposes or purposes to which you otherwise consent.

If at any time you do not wish to receive marketing material from us, you may contact us by calling 1300 658 084. You can elect to receive or cease receiving information at any time by simply calling that number.

How do we disclose your personal information?

Where appropriate we will disclose your personal information to our related entities or other third parties who provide services to us or on our behalf for purposes such as processing a claim, validating and confirming information, administering policies and where customer research is conducted on our behalf. The types of entities to which we may disclose your personal information include:

- related entities (for management of your policy or if they take over any of our functions or activities as a result of a restructure or otherwise);
- other insurance companies (for example the life insurers of our finance protection insurance policies) and re-insurers (for example to confirm your insurance profile);
- our intermediaries;
- our third party Information Technology (IT) and other service providers (for example our mailing house or our lawyers);
- your employer;
- claims/loss assessors, loss adjustors, investigators and recovery agents (for example when a claim requires assessment or investigation);
- repairers, suppliers, medical practitioners, rehabilitation providers and case managers;
- insurance reference bureaus, data collection and verification agencies and consumer research organisations;
- the Australian Financial Complaints Authority (AFCA) (which is an external dispute resolution scheme);
- a guarantor noted on a finance contract and finance companies; and
- government authorities, law enforcement agencies and credit enforcement bodies and agencies (if permitted or required by law).

Some of the entities listed above are located in countries outside of Australia (such as Japan).

We will only disclose your sensitive information (such as health information or criminal record) for the purposes for which it was initially collected, other directly related purposes or purposes to which you otherwise consent.

Security of your personal information

We take reasonable steps to protect your personal information against loss, misuse, interference and unauthorised access, alteration or disclosure. For example access to the personal information that we store on our systems is subject to the use of secure passwords and identifiers and we also implement reasonable physical security measures.

However, no security measure is completely secure and, despite the procedures we have put in place, we cannot guarantee the security of your personal information (particularly in relation to transmissions over the internet). Any information which you transmit to us is transmitted at your own risk. You must also make sure you protect your personal information, for example by protecting your usernames, passwords and policy details. You should notify us as soon as you become aware of any such security breaches.

How to access and correct your personal information

We take reasonable steps to ensure the personal information we collect and hold is accurate, complete and up to date. However, we rely on you to advise us about any changes to your personal information to help us maintain accurate, complete and up-to-date information. Please let us know if you think any information we hold about you is not accurate, complete or up to date.

On request, we will provide you with access to your personal information that we hold (unless otherwise required or permitted by applicable law). We will notify you of the basis for any denial to access your information.

In most cases, a summary of basic policy information such as your name, address, contact details, policy details or copies of documents such as repair quotations can be requested by phone and will be sent to you.

Although some requests can be made by telephone, for others (such as a relevant assessor's or investigator's report) we may need you to complete a written application.

Please contact us on 1300 658 084 if you would like information on how to request access to such information.

There is no charge for making a request.

If you have a complaint relating to privacy

If you believe we may have compromised your privacy or breached the Privacy Act 1988 (Cth) or its privacy principles, you can call us on 1300 658 084, or email or write to us on the contact details provided on the next page.

You will need to provide us with details of your complaint and any supporting evidence and/or information.

We will investigate your complaint and determine the steps we will undertake to resolve your complaint. We will contact you if we require any additional information from you.

We will notify you in writing of our determination regarding your complaint and we will endeavour to do so no later than 30 days after you first contact us, provided we have all the necessary information to make that determination.

If you disagree with our determination, you can contact us to discuss your concerns or you may choose to refer your complaint to the Office of the Australian Information Commissioner by visiting oaic.gov.au

Revision of this privacy policy

We reserve the right to revise our privacy policy or any part of it from time to time. Please review this privacy policy periodically for changes. If we make material changes to our privacy policy, we will notify you in writing.

Your continued use of our websites, products or services, requesting our assistance, applying for or renewal of any of our products and/or services or the providing of further personal or sensitive information to us after our privacy policy has been revised constitutes your acceptance of the revised privacy policy.

Contact details

For information regarding your policy or to make a claim:

Phone: 1300 658 084

Fax: (03) 9867 3640

Mail: Aioi Nissay Dowa Insurance
Company Australia Pty Ltd
PO Box 7212
Melbourne VIC 3004

Email: reception@adica.com.au

To enquire about additional insurance needs, call us on 1300 658 084.



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