

Group Risk Insurance

Privacy Statement, Declaration and Authority

Full name

Date of birth (dd/mm/yyyy) / /

Policy number

Privacy Statement

Zurich's Privacy Statement

In this section, 'we', 'us' and 'our' refers to Zurich Australia Limited. 'You' and 'your' refers to policyowners and life insureds.

We are bound by the *Privacy Act 1988* (Cth). Before providing us with any personal or sensitive information, read this outline to understand what we'll do with your information. If you're not the only person providing information, then the other people providing information need to know this too.

We collect and use personal information to manage your insurance. We collect, use, process, and store personal information and, in some cases, sensitive information about you for several purposes. Purposes include complying with our legal obligations, assessing your application for insurance, managing the insurance, improving customer service or products, managing claims and dealing with potential misrepresentation. If you don't agree to provide us with the information, we may not be able to process your application, manage your cover or assess your claims. Other than from you, we may also collect information from government offices and third parties to assess an application or a claim.

By providing us or your intermediary with your information, you consent to our use of this information which includes us sharing your information with other parties where relevant for the purposes. Other parties can include the policy owner, your intermediary, affiliates of the Zurich Insurance Group Ltd, other insurers and reinsurers, our service providers, our banking gateway providers and credit card transaction processors, and our business partners. It also includes other organisations in an alliance with us to co-issue, distribute, improve, manager and administer our products and services (including health services), carry out business functions and undertake analytic activities. We may also use or disclose your information as authorised or required by law within Australia or overseas.

These are the relevant Australian laws that may apply:

- *Australian Securities and Investment Commissions Act 2001*
- *Corporations Act 2001*
- *Insurance Contracts Act 1984*
- *Life Insurance Act 1995*
- *Superannuation Industry (Supervision) Act 1993*
- *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*
- *Anti-Money Laundering and Counter-Terrorism Financing Rules Instrument 2007 (No. 1)*
- *Income Tax Assessment Act 1936*
- *Income Tax Assessment Act 1997*
- *Taxation Administration Act 1953*
- *Superannuation Guarantee (Administration) Act 1992*
- *Small Superannuation Accounts Act 1995*
- *Superannuation (Unclaimed Money and Lost Members) Act 1999*
- *Superannuation (Resolution of Complaints) Act 1993*
- *Superannuation (Government Co-contribution for Low Income Earners) Act 2003*
- *Family Law Act 1975 (Part VIII B)*.

We must also comply with updates to these laws and any associated regulations. In addition to these, other acts may require or authorise us to collect your personal information.

We may use personal information (but not sensitive information) collected about you to tell you about other products and services we offer, including health services and reward programs. If you don't want your personal information to be used in this way, please contact us on 1800 199 414.

If you want to know more

We can provide:

- a list of service providers and business partners that we typically may share your information with
- a list of countries in which recipients of your information are likely to be located
- details of how you can access or correct the information we hold about you
- information about how to make a complaint.

For further information about our Privacy Policy please refer to the Privacy link on our homepage – zurich.com.au contact us by phone on 1800 199 414 or email us at privacy.officer@zurich.com.au.

Our data commitment

We understand that data security is an important concern. You can rest assured that we'll:

- keep your data safe
- never sell personal data
- not share personal data without being transparent about it
- put data to work so we can better protect you.

PRIVACY DECLARATION

I/We consent to the collection, use, storage and disclosure of my/our personal information (including health information) as described above and Zurich's Privacy Policy which is available at zurich.com.au/important-information/privacy

If I have provided information about another person in this application (for example a beneficiary or life insured), I declare that I have the consent of that person to do so. I understand that Zurich requires me to inform the person concerned that I have done so and direct them to Zurich's Privacy Policy which is located at zurich.com.au/important-information/privacy

MEDICAL AND INFORMATION AUTHORITY

I hereby authorise any doctor, hospital, dentist, allied health professional or any other person whom I have consulted or who has attended me, to release to Zurich or its authorised representative, and the trustee of a superannuation fund of which I am a member (if my claim is linked to such a fund), all information with respect to any illness, accident or injury, medical consultation, prescriptions or treatment and copies of all hospital or medical records, reports or notes.

I hereby authorise any employer, insurer or any other income provider, any accountant, lawyer or any other third party to release to Zurich and the trustee of a superannuation fund of which I am a member (if my claim is linked to such a fund), any information or reports that it requires for the assessment of the claim.

I agree that any information or documents sought could also be used to investigate any non-disclosure or misrepresentation by me, such as at the time of applying for cover or to increase the amount or scope of my cover.

I agree that a photocopy or a scanned, electronic copy of this authorisation shall be as effective and valid as the original.

Name (please print)

Signature

X

Date (dd/mm/yyyy) / /

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