

AAMI INTERNATIONAL TRAVEL INSURANCE AND YOUR PERSONAL INFORMATION

We only make promises we can keep

Our commitment is to always provide you with the highest possible standards of service.

The AAMI Customer Charter is a written document containing service promises that we are bound to keep. It is reinforced by a penalty we impose on ourselves, whereby we pay you \$30 for any breach of a Charter promise.

The AAMI Customer Charter was developed in consultation with staff, customers and industry regulators, and it is reviewed annually. Compliance with the Charter's promises is independently and annually audited and the results are reported publicly.

If you would like a copy of the AAMI Customer Charter or more information on the Charter, please telephone 13 22 44 or visit aami.com.au



We're here to help you
24 hours a day
7 days a week

13 22 44

aami.com.au

Customer Comment Line: 1300 360 361
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AAMI



AAMI



We value your personal and health information

We are committed to protecting the privacy of your personal information, including information about your health.

This commitment is reflected in AAMI's compliance with the Federal Government's National Privacy Principles, which underpin the Privacy Act 1988.

We will not give your personal information to other organisations for their marketing purposes.

We will, with your help, keep your personal and health information accurate, complete and up-to-date.

You have the right to inspect the personal and health information that we hold about you, and to request corrections. There may be instances where we will not provide access. If so, we will give you our reasons in writing.

What is personal and health information and why is it collected?

Personal information is information about an identifiable individual. It includes facts such as a person's name, address, telephone number, age, family status, health, assets and occupation.

Health information is a specific type of personal information and may include information or an opinion about a person's physical or mental health, any disability, health services provided (or to be provided) to the person, and other personal information collected to provide health services.

We collect personal information, which may include health information, for the purposes of investigating, managing and paying travel insurance claims.

A third party, such as a specialist claims service provider, may collect your personal information on our behalf. Where that happens, procedures have been implemented to ensure that those service providers handle your information in accordance with applicable privacy laws.

Under certain circumstances we are required to provide certain personal and health information we collect from you to relevant government authorities.

We may also disclose your personal and health information to a third party when processing a claim. Such third parties include other insurance companies, the insurance reference service, doctors, medical service providers, investigators, relevant government authorities, legal practitioners and law enforcement agencies.

In processing a claim, we may also need to collect personal or health information about you (including opinions) from these third parties, e.g. medical opinions.

If you do not provide us with the personal or health information we ask for, we may be unable to process your travel claim.

How to access personal and health information and request corrections

You can inspect the personal or health information we hold about you, and request any necessary amendments, by:

- Writing to the AAMI Customer Charter Office
- Identifying yourself by providing your name, address and AAMI Travel Insurance claim number
- Identifying the personal or health information you wish to inspect or amend.

How to obtain copies of documents

To obtain copies of documents, you will need to complete a written application. This is because such documents may contain material that affects the rights of others or the management of claims investigations.

A form for requesting copies of documents is included within this brochure. You will receive a response to your request within five working days. There is no charge to you for making a request.

When may access to documents be denied?

We may deny access to some or all of the documents, or parts of a document, requested by a claimant. For instance, a request will be denied if the document contains:

- Confidential information provided by people or organisations other than the claimant
- Information that could lead to discovery of the identity of a person or organisation that provided the confidential information
- Information that discloses AAMI's procedures for investigating claims or the management of such investigations
- Information that is subject to legal professional privilege.

If we deny access to documents, a written explanation of the reasons for doing so will be given.

What if you have a complaint about privacy?

If access to a document is denied or if we have refused to amend information on your personal records, you may appeal.

We endeavour to resolve all privacy disputes promptly and fairly. A free and accessible consumer appeals service is available via the AAMI Customer Ombudsman. If you wish to use this service, simply telephone 1300 130 794. More information on the service is available in the AAMI brochure entitled 'What to do if you don't agree with our decision'. This service is also available if you have a complaint about your privacy.

If, after contacting the AAMI Customer Ombudsman, you are not satisfied with the outcome, you may refer your complaint to the Federal Privacy Commissioner by telephone 1300 363 992 or email privacy@privacy.gov.au