

AAMI SA CTP **Claims** Privacy Statement

Privacy is Important

This statement explains how we collect, hold, use and disclose your personal information and who we share it with and you can be sure it takes your rights seriously.

Who is AAMI?

AAI Limited trading as AAMI is a member of the Suncorp Group, which we'll refer to simply as "the Group".

Why do we collect personal information?

When we refer to personal information we are talking about information or an opinion about an identified individual or an individual who is reasonably identifiable.

We collect personal information so that we can:

- identify you and conduct appropriate checks;
- administer and manage our CTP insurance products and services and systems, including the management and administration of underwriting and claims, recoveries and settlements;
- assess and investigate any claims made by our customers under their CTP insurance policies;
- assess and investigate any claims made by you against one of our customers;
- seek recovery from you due to any claim we or our customers may have against you;
- manage, train and develop our employees and representatives;
- manage complaints and disputes, and report to dispute resolution bodies;
- and get a better understanding of you, your needs, your behaviours and how you interact with us, so we can engage in product and service research, development and business strategy including managing the delivery of our services and products via the ways we communicate with you.

What happens if you don't give us your personal information?

If we ask for your personal information and you don't give it to us, we may not:

- be able to assess, investigate or manage the claim; or
- provide you and/or our customers with any or all entitlements under the policy.

How we handle your personal information

We collect your personal information directly from you and, in some cases, from other people or organisations. Under various laws we will be (or may be) authorised or required to collect your personal information. These laws include the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*, *Personal Property Securities Act 2009*, *Corporations Act 2001*, *Autonomous Sanctions Act 2011*, *Motor Vehicles Act 1959 (SA)*, *Income Tax Assessment Act 1997*, *Income Tax Assessment Act 1936*, *Taxation Administration Act 1953*, *A New Tax System (Goods and Services Tax) Act 1999*, as those laws are amended and includes any associated regulations.

We will use and disclose your personal information for the purposes we collected it as well as purposes that are related, where you would reasonably expect us to. We may disclose your personal information to and/or collect your personal information from:

- the claimant, insured, policy or product holder, or witnesses;
- other companies within the Group and other trading divisions or departments within the same company (please see our Group Privacy Policy for a list of brands/companies) who may disclose or use your personal information for the purposes described in 'Why do we collect personal information?' in relation to products and services they may provide. They may also use your personal information to help them provide products and services to other customers, but they'll never disclose your personal information to another customer without your consent;



- any of our Group joint ventures where authorised or required;
- customer, product, business or strategic research and development organisations;
- data warehouse, strategic learning organisations, data partners, analytic consultants;
- publicly available sources of information;
- a third party that we've contracted to provide services including but not limited to information technology providers, auditors, legal, accountants, finance professionals or consultants;
- any intermediaries, including your agent or person acting on your behalf, or our representatives, advisers and our agents or other Australian Financial Services Licensee;
- government, statutory or regulatory bodies and enforcement bodies;
- the Australian Financial Complaints Authority or any other external dispute resolution bodies;
- credit reporting agencies;
- other insurers, reinsurers, insurance investigators and claims or insurance reference services, loss assessors, financiers;
- hospitals and medical, health or wellbeing professionals;
- legal and any other professional advisers or consultants;
- clubs, associations, member loyalty or rewards programs and other industry relevant organisations;
- policy or product holders or others who are authorised or noted on the policy as having a legal interest, including where you are an insured person but not the policy or product holder;
- any other organisation or person, where you've asked or authorised them to provide your personal information to us or asked or authorised us to obtain personal information from them, eg your mother.

We'll use a variety of methods to collect your personal information from, and disclose your personal information to, these persons or organisations, including written forms, telephone calls and via electronic delivery. We may collect and disclose your personal information to these persons and organisations during the information life cycle, regularly, or on an ad hoc basis, depending on the purpose of collection.

Overseas Disclosure

Sometimes, we need to provide your personal information to – or get personal information about you from – persons or organisations located overseas, for the same purposes as in 'Why do we collect personal information?' The complete list of countries is contained in our Group Privacy Policy, which can be accessed at www.suncorp.com.au/privacy or you can contact us for a copy.

From time to time, we may need to disclose your personal information to, and collect your personal information from, other countries not on this list. Nevertheless, we will always disclose and collect your personal information in accordance with privacy laws.

How to access and correct your personal information or make a complaint

You have the right to access and correct your personal information held by us and you can find information about how to do this in the Suncorp Group Privacy Policy. The Policy also includes information about how you can complain about a breach of the Australian Privacy Principles and how we'll deal with such a complaint. You can get a copy of the Suncorp Group Privacy Policy. Please use the contact details in Contact Us.

Contact us

For more information about our privacy practices including accessing or correcting your personal information, making a complaint, or obtaining a list of overseas countries you can:

- Visit www.aami.com.au/privacy
- Speak to us by phoning 13 22 44
- Email us at opsctp@aami.com.au

