

AAMI CTP SA Customer 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 the issuer of your CTP insurance product and 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;
- contact you about your CTP insurance product;
- market to you about CTP insurance or other products and services in accordance with rules determined by the CTP regulator (see 'Your personal information and our marketing practices' below for more information);
- understand your requirements and provide you with a product or service;
- set up, administer and manage our CTP insurance product or other products and services we may provide you;
- assess and investigate any claims you make under your CTP insurance product;
- manage, train and develop our CTP insurance employees and representatives;
- manage complaints and disputes, and report to dispute resolution bodies;
- manage and administer Compulsory Third Party insurance requirements; and
- engage in product and service research as approved by the CTP regulator.

Your personal information and our marketing practices

We and any related companies that use the AAMI brand might contact you – including via mail, SMS, email, telephone or online – about news, special

offers, products and services offered by AAMI or other brands / companies within the Group that you might be interested in. Subject to any relevant law, we will engage in marketing unless you tell us otherwise.

You can contact us to update your marketing preferences at any time. Our contact details are listed below under 'Contact us'.

If we carry out direct marketing we may collect your personal information from and disclose it to others that provide us with specialised data matching, trending or analytical services, as well as general marketing services (you can see the full list of persons and organisations under 'How we handle your personal information'). We may also collect your personal information for marketing through competitions and by purchasing contact lists. We, and other people who provide us with services, may combine the personal information collected from you or others, with the information we, or companies in our Group, or our service providers already hold about you. We may also use online targeted marketing, data and audience matching and market segmentation to improve advertising relevance to 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 provide you with any, some, or all of the features of our products or services.

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:

- 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 use your personal information for the purposes described in 'Why do we collect personal information?' in relation to products and services they may provide to you;
- 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;
- clubs, associations, member loyalty or rewards programs and other industry relevant organisations;
- a third party that we've contracted to provide services, including but not limited to information technology providers, auditors, legal, accountants, finance professionals, consultants, marketing agencies and other marketing service providers or claims management service providers;
- any intermediaries, or person acting on your behalf or other Australian Financial Services Licensee;
- our authorised representatives, advisers and our agents;
- a third party claimant or witnesses in a claim;
- government, statutory or regulatory bodies and enforcement bodies;
- 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;
- 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 and
- any other organisation or person, where you've asked them to provide your personal information to us or asked us to obtain personal information from them, e.g. your mother.

We'll use a variety of methods to collect your personal information from, and disclose your personal information to, these persons and 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.aami.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 directly by phoning 13 22 44
- Email us at opsctp@aami.com.au