

Delta Insurance Australia Pty Ltd is committed to protecting your privacy. We have adopted the Australian Privacy Principles (APPs) contained in the Privacy Act 1988 (Cth) (Privacy Act). The APPs govern the way in which we collect, use, disclose, store, secure and dispose of your Personal Information.

Any Personal Information we collect about you will only be used for the purposes indicated in our Privacy Policy and only in the instance you have provided us with your consent or as otherwise required by law.

YOUR CONSENT

By asking us to provide you with insurance or insurance terms, or to assess a claim you have made, you consent to the collection and use of the information you have provided to us for the purposes described below.

WHAT INFORMATION DO WE COLLECT AND HOW DO WE USE IT?

When we are asked to consider an insurance quotation, issue a policy or to assess a claim made on an insurance policy that we have issued, we ask you (or your insurance broker or representative) for the information we need for each of these tasks. This information includes Personal Information which means information or an opinion about an identified individual, or an individual who is reasonably identifiable:

- (a) whether the information or opinion is true or not; and
- (b) whether the information or opinion is recorded in a material form or not.

The Personal Information collected and maintained by us may include your name, date of birth, postal or email address, phone numbers and other information that we consider necessary to our functions and activities

We will collect and hold your Personal Information for the purposes of:

- assessing risks and underwriting insurance;
- arranging and administering insurance;
- assessing, investigating, processing and settling claims;
- marketing our services and products;
- handling complaints and disputes;
- protecting against fraud, crime or other activity which may cause harm in relation to our services; and
- complying with legislative and regulatory requirements in any jurisdiction.

WHAT IF YOU DON'T PROVIDE SOME INFORMATION TO US?

We can only assist in providing you with insurance or assessing an insurance claim if we have all the necessary information. If you do not provide us with the information that we ask for, we may not be able to provide you with insurance or assess an insurance claim that you have made. In addition, when applying for insurance, you have a duty to provide an insurer with the information it needs to decide whether to provide insurance and if so, on what terms. If you do not provide us with all relevant information, you may breach this duty.

HOW DO WE HOLD AND PROTECT YOUR INFORMATION?

We store Personal Information in different ways including hard copy on site at our head office and electronically secure data centres which are in Australia and owned by external service providers.

We strive to protect any Personal Information from misuse, interference, loss, unauthorised access, modification, and disclosure through a range of procedures and systems which include:

- limiting physical access to our premises;
- restricting access to personal information on our information systems through identity and access management;
- maintaining technology security systems including firewalls and monitoring technologies; and
- requiring any third party providers to hold information securely.

WHO DO WE DISCLOSE YOUR PERSONAL INFORMATION TO AND WHY?

Your Personal Information will only be disclosed to third parties where the disclosure is reasonably required to provide you with the insurance and insurance related services and to carry on our business.

We may disclose Personal Information to the following:

- organisations involved in providing, managing or administering our services
- organisations involved in maintaining, reviewing and developing our business systems, procedures and infrastructure, including testing or upgrading our computer systems;
- organisations involved in a corporate re-organisation;
- organisations involved in the payments system, including financial institutions, merchants and payment organisations;
- organisations involved in product planning and development;
- other organisations, who jointly us, provide our services;
- authorised representatives who provide our services on our behalf;
- the individual's representatives, including your legal advisers;
- our financial advisers, legal advisers or auditors;
- fraud bureaus or other organisations to identify, investigate or prevent fraud or other misconduct;
- external dispute resolution schemes;
- regulatory bodies, government agencies and law enforcement bodies in any jurisdiction.

We will not disclose your sensitive information for any purpose, other than the purpose for which it was collected, or a directly related secondary purpose, unless you otherwise consent.

DISCLOSURE OF PERSONAL INFORMATION TO OVERSEAS RECIPIENTS

Your Personal Information may be disclosed to other companies within the Delta group and Insurer's who we represent that may be located overseas. These countries may vary from time to time but may include the United Kingdom, Singapore and New Zealand.

DIRECT MARKETING

From time to time, we may use your Personal Information to advise you or offer you other products and services that may be of interest to you. If you do not wish to receive such offers, please contact us as detailed at the end of this Privacy Policy. You may opt out of direct marketing at any time.

OTHER INFORMATION WE COLLECT THROUGH OUR WEBSITE

"Other Information" is any information that does not reveal your specific identity, such as:

- Browser information - Certain information is collected by most websites, such as your IP address (i.e. your computer's address on the internet), screen resolution, operating system type (Windows or Mac) and version, internet browser type and version, time of the visit and the page(s) visited. We use this information for purposes such as calculating website usage levels, helping diagnose server problems, and administering the website.
- Information collected through cookies - Cookies are pieces of information stored directly on the computer you are using. Cookies allow us to recognise your computer and to collect information such as internet browser type, time spent on the website, pages visited and language preferences. We may use the information for security purposes, to facilitate navigation, to display information more effectively, to personalise your experience while visiting the website, or to gather statistical information about the usage of the website.
- Information collected through pixel tags and other technologies- Using pixel tags, web beacons, clear GIFs or other similar technologies: These may be used in connection with some website pages and HTML-formatted e-mail messages to, among other things, track the actions of website users and e-mail recipients, measure the success of our marketing campaigns and compile statistics about website usage and response rates.
- Demographic information and other information provided by you - Some information (for example, your location or preferred means of communication) is collected when you voluntarily provide it. Unless combined with Personal Information, this information does not personally identify you.
- Aggregated information - We may aggregate and use certain information (for example, we may aggregate information to calculate the percentage of our users who have a particular telephone area code). Please note that we may use and disclose Other Information for any purpose, except where we are required to do otherwise under applicable law. If we are required to treat Other Information as Personal Information under applicable law, then, in addition to the uses listed in the "Other Information We Collect Through Our Website" section above, we may use and disclose Other Information for all the purposes for which we use and disclose Personal Information.

HOW CAN YOU CHECK, UPDATE OR CHANGE THE INFORMATION WE ARE HOLDING?

We strive to ensure that the Personal Information we collect and the Personal Information we use or disclose is, having regard to the purpose of the use or disclosure, accurate, up to date, complete and relevant.

If you would like to get access to or revise your Personal Information or you feel that the information that we currently hold is inaccurate, irrelevant, out-of-date or incomplete then please write to our Managing Director at contactus@deltainsurance.com.au or Level 1, 316 Adelaide Street, Brisbane, QLD 4000, Australia. Please note that requests may be subject to proof of identity.

WHAT HAPPENS IF YOU WANT TO COMPLAIN?

If you have any concerns about how we have handled your Personal Information or whether we have breached the Australian Privacy Principles then please contact us at:

Managing Director

Delta Insurance Australia Pty Ltd

Email: complaints@deltainsurance.com.au

Telephone: 07 3017 4720

Post: GPO BOX 1832 Brisbane QLD 4001