



Heavy Motor Insurance Australia

HMIA

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Privacy Policy



Who are we?

HMIA (Heavy Motor Insurance Australia) is an Underwriting Agency. We are an Authorised Representative of International Insurance Company of Hannover SE (Australian Branch).

HMIA is a company registered in Australia and whose registered address is Level 21, Australia Square, 264 George Street, Sydney, New South Wales 2000.

The Inter Hannover – Australian Branch is authorised in Australia by the Australian Prudential Regulation Authority.

Policy Statement

HMIA is committed to treating customers fairly by placing them at the heart of what it does and providing the highest standard of products and services. The Board of Directors and senior management have ensured that HMIA delivers fair outcomes for customers by establishing a customer centric culture. As such, HMIA and its staff are committed to ensuring that all customer personal information is handled in accordance with the principles of the Privacy Act. HMIA's Privacy policies & procedures can be found on the shared 'P' drive in the Compliance folder.

What privacy laws do we comply with?

We comply with the *Privacy Act 1988* (the Privacy Act). The Privacy Act sets out the requirements for Companies with regard to their handling of your personal information.

What types of personal information do we collect?

We collect personal information, including sensitive information.

'*Personal information*' means information or opinion about an identified individual, or an individual who is reasonably identifiable.

'*Sensitive information*' is personal information and includes information about an individual's health, genetics, race, political opinion or membership, religion, philosophical beliefs, union membership, sexual orientation and criminal record.

Examples of the types of personal information which we collect include but are not limited to name, address and contact details, date of birth, gender, claims history, criminal records and driving records.

Collecting your personal information

We collect personal information, including sensitive information, relating to claims made on insurance policies.

We collect personal information for the purpose of assessing applications for insurance and administering insurance policies, including any claims.

We collect this information in a number of ways. Sometimes we will collect this information directly from you. However, we normally collect this information from insurance brokers.

Your personal information is collected by us with your consent, which is generally obtained during the application and/or renewal of your insurance cover and/or during any claims process, or as otherwise permitted by law.

Using and disclosing your personal information

We can only use and disclose your personal information for the purpose it was collected, unless the use or disclosure for another purpose is with your consent or otherwise permitted by law.



We may disclose your personal information to:

- Our related corporate entities for the purpose of performing our functions or corporate reporting. These related entities may be located overseas in any of the countries in which the Inter Hannover operates including, but not limited to, Germany and the United Kingdom.
- Service providers and third parties to carry out activities on our behalf such as Information Technology (IT) services provided to us.
- Other entities within the Hannover Re group, reinsurers (who may be located overseas), credit reference agencies, our advisers, our agents, our administrators and those involved in the claims handling process (including assessors, investigators and others), for the purpose of assisting us and them in providing relevant services and products, or for the purpose of recovery or litigation.
- People listed as co-insured on your policy and to family members or agents authorised by you.

Protecting your personal information

We hold your personal information on databases. We take all reasonable steps to securely retain any information we hold. This includes through the use of passwords and other security measures. We also maintain security procedures to manage and protect the use of paper records containing personal information. We regularly review our systems to ensure they are effective at keeping your personal information secure.

Access to your personal information

Generally, we will provide you with access to any information we hold about you on request.

In limited circumstances, however, access may be refused if required or permitted by law. For example, you may be refused access to your personal information which relates to:

- i. anticipated or existing legal proceedings and that information could not be subject to a process of discovery,
- ii. information regarding our negotiations with you,
- iii. legal advice we have received in relation to your claim,
- iv. where providing access poses a serious threat to life, health or safety or if access may have an unreasonable impact on the privacy of other individuals.

If we refuse to provide you access to your personal information, we will explain to you why in writing.

We do not charge an application fee to access your personal information, but may charge a reasonable fee for giving you access including photocopying cost.

If you would like to have access to your information or to correct personal information we hold about you, please make the request in writing using the contact details provided at the end of this policy.

Complaints

We will address any complaints you have about our handling of your personal information in accordance with our Privacy Complaints Handling Procedure. Under that procedure, you will receive an acknowledgement that we have received your complaint and the matter will then be referred for investigation by a person not directly involved in the subject matter of the complaint. Unless there are exceptional circumstances, we aim to resolve the investigation and complaint within 30 days.



Heavy Motor Insurance Australia

Contacting us

If you wish to contact us about the handling of your personal information, accessing or correcting your information or to make a complaint, please contact:

Privacy Officer
HMIA
PO Box H320, Australia Square, NSW, 1215
Tel: 02922784000
E-mail: enquiries@hmia.com.au