



IAG Privacy Statement

Third Party Employee and Contractor Privacy Statement

LAST UPDATED ON 17/10/2023

Please read the following document carefully.

This document (Privacy Statement) explains how IAG (“we”, “our”, “us”) will handle personal information about you that we collect. This Privacy Statement should be read together with the IAG Master Privacy Policy, which describes how IAG collects, holds, uses and discloses your personal information. A copy of the IAG Master Privacy Policy is available at: <https://www.iag.com.au/master-privacy-policy>.

By providing IAG with your personal information or by using our applications or systems, you agree and provide your consent for IAG to collect, hold, use and disclose your personal information as set out under this Privacy Statement and the IAG Master Privacy Policy.

Where you provide personal information to us about another person, you represent to us that you are authorised to provide that information to us, and that you will inform that person who we are, how we use and disclose their information, and that they can gain access to that information, including by providing them with a copy of this Privacy Statement and notifying them where they may access a copy of our IAG Master Privacy Policy.

If the ownership or control of all or part of our business changes, we may transfer and disclose your personal information to the new owner.

Your personal information will be held in accordance with the Australian *Privacy Act 1988*, including the Australian Privacy Principles (**Privacy Act**), as applicable.

What is 'IAG'?

IAG is the name we use to describe the companies that form Insurance Australia Group Limited (**IAG**). IAG is the holding entity of a group of companies that offer a range of products and services (including general insurance products) across Australia and New Zealand.

Collection

IAG collects personal information about you as part of our ordinary business process which includes creating a profile for you in our applications and systems, ensuring that you have appropriate systems access as part of our identity authentication and security processes and other ordinary practices that are relevant.

We collect your personal information:

- by using written forms;
- through contact over the telephone, mobile, facsimile or any other messaging technology;
- via the internet, including via email;
- in person-to-person contact directly from you;
- from publicly available sources of information; and
- from other persons or organisations, including from your employing entity and colleagues.

We may be required or authorised to collect personal information because of an Australian law or an order of a Court/Tribunal. If we are collecting personal information for this purpose we will tell you. Examples include:

- Anti-Money Laundering and Counter-Terrorism Financing laws;
- *The National Consumer Credit Protection Act 2009 (Cth)*; and
- *The Income Tax Assessment Act 1936 (Cth)*.

The personal information we collect as part of our ordinary business process would generally include your name, address, date of birth, contact details (such as your phone number, fax number and/or email address), information related to your current employment (such as your position title and work address), your education, experience and qualifications, and any other information that is reasonably required.

Where we collect sensitive information, such as health information, we will generally only do so where reasonably necessary and where the law allows us or authorises us to do so. This includes by conducting a criminal history check, and by asking you certain questions in relation to your health and well-being.

Use and Disclosure

Your personal information (including your sensitive information) may be used for the following purposes:

- To determine whether we set up systems access and authentication to IAG applications and systems, and if so, on what terms;
- To establish a profile for you on IAG applications and systems;
- To help us develop, tailor and implement training;
- To manage and address complaints;
- To improve our business practices and processes;
- To generate analysis and reporting, including sales and service, performance and / or risk and compliance related reporting, or to calculate commissions;
- To calculate and / or provide payment to you and / or your employer;
- To conduct ordinary business planning, risk management, compliance, quality assurance and audit purposes, including supervision and compliance programs; and
- To comply with or assist us (or your employer) in complying with any applicable law, code (including the Insurance General Code of Practice) regulation or court order.

If you do not provide us with some or all of your personal information, we may not be able to undertake the purposes listed above, including not providing you with access to our systems or applications.

Your information (including any personal details and sensitive information) may be shared with our third-party service providers and other external third parties (**Parties**) for the purposes listed above. These Parties may have their own privacy policy that contains information about their privacy practices and how you can access any personal information they hold about you, seek correction of it or make a complaint about a breach of the *Privacy Act 1988 (Cth)*.

The Parties that your personal information may be accessed by or disclosed to generally include:

- Your employing entity;

- Individuals that may be involved in a policy and / or claim that you may have worked on or assisted with (including the insured individual / customer and any witnesses, passengers, other drivers and insurers or any other party involved in a policy or claim);
- Other external third parties that provide us with services (including investigators, claim assessors, analytics service providers, physical and electronic storage providers, IT service providers, infrastructure and other third-party technology service providers and other experts and consultants);
- Professional advisors, such as our legal, financial and accounting advisors;
- Our external auditors;
- Any agents or subcontractors of any of those providers;
- Complaints and dispute resolution bodies, such as the Australian Financial Complaints Authority (AFCA); and
- Government agencies and regulators.

We may also disclose your personal information to related bodies corporate within the IAG group of companies.

Overseas Disclosure

Some of our related bodies corporate and Parties may be located in countries outside of Australia, including in Fiji, Germany, South Africa, India, Japan, the United Kingdom, Singapore, Indonesia, New Zealand and the United States of America and other jurisdictions that are listed in the IAG Master Privacy Policy. We may disclose, or otherwise permit access to, your personal information to our related bodies corporate and Parties in these jurisdictions. Our contractual arrangements with third party services providers located outside of Australia generally include an obligation for them to comply with Australian privacy laws.

Storage and Security

We will take reasonable steps to protect your personal information from misuse, interference and loss, as well as unauthorised access, modification or disclosure.

We will hold your personal information in:

- Computer systems;
- Electronic databases;
- Digital records; and
- Hard copy or paper files.

These storage mechanisms may be managed in a number of ways. They may be managed or administered internally within IAG and may be held locally in Australia. Alternatively, they could be managed by a third-party storage provider with whom IAG has a contractual relationship and may be managed either locally and / or overseas (in those jurisdictions listed above).

Data Quality

We take reasonable steps to ensure that the personal information we collect and hold, use or disclose is accurate, up-to-date and complete. However, we rely on you (and your employer) to advise us of any changes to your information to help us do so.

If you believe your personal information is not accurate, up-to-date or complete, and you are unable to access your account to update your own profile, then please contact us by using the contact details that are listed on the IAG Master Privacy Policy available at <https://www.iag.com.au/master-privacy-policy>.

Access and Correction

You may request access to personal information about you held by IAG; however, in certain circumstances IAG may not be able to provide you with the information you have requested. If you would like to request access to the personal information we hold about you, you should contact us. If we are unable to fulfil your request we will detail the circumstances in writing.

You have the right to request us to correct any inaccurate, out-of-date, incomplete, irrelevant or misleading personal information about you. You can contact us by using the contact details that are listed on the IAG Master Privacy Policy available at <https://www.iag.com.au/masterprivacy-policy>. To request a correction to the personal information we hold about you. We will take such steps that are reasonable in the circumstances with regard to the purpose for which your personal information is held to make a correction.

Further Enquiries and Complaints

If you want to know more about our privacy practices, including our complaints process, or to find out what information we have concerning you, please carefully read IAG's Master Privacy Policy. A copy of the IAG Master Privacy Policy is available at: <https://www.iag.com.au/masterprivacy-policy>.

If you have a complaint about our handling of your personal information or a breach of the privacy principles contained in the *Privacy Act 1988* (Cth) by us, please contact us by using the contact details that are listed on the IAG Master Privacy Policy available at <https://www.iag.com.au/master-privacy-policy> and provide us with the details of your complaint and / or the alleged breach as well as any supporting evidence.

We will acknowledge the complaint, carefully investigate it and determine the steps that we will undertake to resolve your complaint. We will contact you if we require any further information and will provide you with our determination once it is made.

If you are dissatisfied with our determination, you may wish to take the complaint further. If so, you may also wish to make a privacy complaint to the Office of the Australian Information Commissioner (OAIC), by contacting them:

- By Post: The Office of the Australian Information Commissioner, GPO BOX 5218, Sydney NSW 2001;
- By Telephone: 1300 363 992;
- By Email: enquires@oaic.gov.au; or
- Online: <https://www.oaic.gov.au/>

Revision of our Privacy Statement

We reserve the right to revise this Privacy Statement or any part of it from time to time. If we do so, we will notify you in such manner as we consider reasonably appropriate, including by making the revised version available on our website. Please review this policy or our website periodically for changes.

Your continued use of your profile, our websites or services, our systems or applications, or the provision of further personal or sensitive information to us after this Privacy Statement has been revised, constitutes your acceptance of the revised Privacy Statement.