
HEALTH CARE INSURANCE LTD PRIVACY POLICY

At Health Care Insurance (HCI) we are committed to protecting and maintaining the privacy of all individuals with whom we deal. We are also committed to complying with the *Privacy Act 1988* (Cth) (the **Privacy Act**) and the Australian Privacy Principles.

This policy explains how we manage the Personal Information which we collect, hold, use and disclose. It also explains how to contact us if you have any further queries about our management of your Personal Information.

This policy applies to you only to the extent that the collection and handling of your Personal Information by us is subject to the Privacy Act.

What is Personal Information?

Personal Information is information or an opinion (regardless of its accuracy or form) about an individual, or from which the identity of a person is reasonably identifiable. It includes your name, age, gender and contact details, as well as your health information (which is also sensitive information for the purposes of the Privacy Act). In this policy, a reference to Personal Information includes sensitive information.

What kind of Personal Information do we collect and hold?

We only collect Personal Information about you which is reasonably necessary for our functions or activities.

The type of Personal Information which we collect and hold includes your:

- contact details such as your name, phone number, residential address and email address;
- government related identifiers such as your Medicare number;
- financial information such as your bank or credit card details; and
- historical information such as your prior insurance claims.

How do we collect your Personal Information?

We only collect Personal Information about you in the manner permitted by the Privacy Act. We may collect your Personal Information from you in a number of ways including in person, by phone, through our website or by email.

We may also collect your Personal Information from third parties, such as from our health service providers. We may also collect your Personal Information from organisations engaged by us to carry out functions on our behalf such as claims administration.

How do we hold your Personal Information?

When holding your Personal Information, we are required by the Privacy Act to take reasonable steps:

- to ensure that your Personal Information that we collect, hold, use and disclose is accurate, complete and up-to-date;

- to protect your Personal Information from misuse, interference and loss, as well as from unauthorised access, modification or disclosure; and
- to destroy or permanently de-identify your Personal Information if we no longer require that information for any purpose that is permitted by the Privacy Act.

For what purposes do we collect, hold and use your Personal Information?

We collect, hold and use your Personal Information for the following purposes:

- to provide our products and services including private health insurance;
- to perform the functions and activities related to our business such as processing your claims and paying your benefits; and
- to manage our relationship with you including by contacting you about products or services, news or community events which we think may be of interest to you.

Our range of products and services, as well as our functions and activities, and those of our service providers may change from time to time.

Who do we disclose your Personal Information to?

In order to carry out the above-mentioned purposes, we may disclose your Personal Information to persons or organisations such as our health service providers, professional advisers and regulatory bodies. We may also disclose your Personal Information to the organisations, such as health service providers, from whom we collect your information.

Marketing

We may use your Personal Information to contact you (including by phone, text message or email) about products or services which we think may be of interest to you. This may include our own, our related body corporate's or a third party's products or services.

In particular, we may contact you about products and services we think may be of interest to you after you cease to hold a private health insurance policy with us. For example, we might contact you about renewing your old policy or taking out a new policy.

How can I opt-out of receiving marketing material?

You may opt-out of receiving marketing information from us and our related bodies corporate at any time by:

- calling us on **1800 804 950**
- emailing us at enquiries@hcilt.com.au
- 'ticking the box' on the relevant form when you apply for one of our products or services. Please allow five working days for your request to be actioned by us.

How can you access and seek correction of Personal Information held by us?

You can access or seek correction of your Personal Information by:

- calling us on **1800 804 950**;
- emailing us at enquiries@hcilt.com.au; or
- by mail at **PO Box 931 Burnie TAS 7320**.

We will give you access to your Personal Information if practicable, and will take reasonable

steps to amend any Personal Information about you which is inaccurate or out of date. We may refuse you access to, or we may refuse to correct, your Personal Information in certain circumstances permitted by the Privacy Act. In such a case, we will provide you with written notice of the reasons for our decision.

We do not charge a fee to give you access to your Personal Information. However, we reserve the right to do so depending on the nature and extent of your request.

How can you complain about a breach of the Australian Privacy Principles and how will we deal with your complaint?

If you have any questions, concerns or complaints about how we collect or manage your Personal Information, then you may raise that matter with our Privacy Officer. Our Privacy Officer can be contacted as follows:

- calling us on **1800 804 950**;
- emailing us at **enquiries@hciltd.com.au**; or
- by mail at **PO Box 931 Burnie TAS 7320**.

We will endeavour to promptly respond to your questions, concerns or complaints. We will also endeavour to resolve any concerns or complaints which you may have to your satisfaction. However, if you are unhappy with our response, you can complain to the Office of the Australian Information Commissioner (www.oaic.gov.au), who may investigate the complaint further.

Are we likely to disclose your Personal Information to overseas recipients?

No, we are not likely to transfer your Personal Information to overseas recipients. However, there may be occasions where we are required to do so in order to provide you with our products or services, or manage our relationship with you.

If we transfer your Personal Information outside Australia, we will comply with the requirements of the Privacy Act which relate to trans-border data flows.

What if I don't want to give you my Personal Information?

You're not required to give us your Personal Information. However, we may not be able to provide you with the products or services that you request of us.

What if I have further questions?

If you have any questions about our privacy policy, then you may contact our Privacy Officer whose contact details are listed above. If you have questions about the Privacy Act, then you may contact the Office of the Australian Information Commissioner.