

Privacy Policy

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About Cover-More's Privacy Policy

Cover-More is committed to the safe and careful use of your personal information. We take reasonable steps to protect any personal or sensitive information you provide to us from misuse, interference, loss, unauthorised access, modification or disclosure. We handle information in an open and transparent way.

1. Cover-More

Cover-More Group Limited is an Australian Securities Exchange listed travel insurance and assistance group of companies.

In this Privacy Policy when we refer to "Cover-More", "we", "our" or "us", we mean the following companies in the Cover-More Group Limited:

- Cover-More Insurance Services Pty Ltd
- Customer Care Pty Ltd
- Travel Insurance Partners Pty Ltd

2. The Purpose of the Privacy Policy

This Privacy Policy ("this Policy") outlines how we manage your personal information. It also describes generally the type of personal information held and for what purposes, and how that information is collected, held, used, disclosed and destroyed or de-identified.

This Policy will be reviewed at least annually, to ensure it remains up to date. It was prepared in February 2014 and it may be amended from time to time by posting the amended version on our website.

Further Information

For further information on privacy in Australia, please visit the website of the Office of the Australian Information Commissioner at www.oaic.gov.au.

Your personal information

3. What is personal and sensitive information?

Personal information is information or an opinion (whether true or not) about an individual whose identity is apparent, or can reasonably be ascertained.

Sensitive information is a defined sub-category of personal information, and it includes information about an individual's health, racial or ethnic origins, religious, philosophical or political beliefs, sexual preferences or practices and criminal records.

Cover-More regularly collects, holds, uses and discloses health information and is committed to providing this type of information with a level of privacy protection, higher than personal information.

4. How we collect your personal information

Cover-More collects personal information from and on behalf of customers, business partners, suppliers, employers (relating to corporate policies), other insurers and third party service providers.

We will, if it is reasonable or practicable to do so, collect your personal information directly from you. This may happen when you fill out an application form for travel insurance, become one of our representatives, make a claim or request assistance. This may occur over the phone, via email, a website or through one of our agents or partners.

In certain cases we collect your personal information from third parties. For example, we may need to collect personal information from your representative (such as a legal guardian), your travel consultant, the primary policy holder or any of the other organisations referred to below under **"Use, transfer and sharing of your personal information"** and identified in **Appendix 2**.

If you are an authorised representative or third party service provider we may obtain information from a credit reporting agency or your agency group head office.

Where your company is the applicant on a corporate policy we may receive your details from your employer.

In addition, we collect information when you visit our website, Facebook page and other pages that we own and manage.

We may also collect information by other means and will take reasonable steps to inform you if and when we do.

5. Your sensitive information

Your health information, such as pre-existing medical conditions, is generally required to arrange travel insurance, to make a determination on a claim or to provide you with medical assistance.

Where you provide health information to your agent or consultant to pass onto us as part of the policy application or claims process, we rely on you having provided them with your consent to pass this information to us. In addition, when you provide information, including

sensitive information about other individuals on your travel insurance policy, we rely on you to inform them of the information you are providing, how we will use, hold, collect and disclose this information and on you obtaining their consent.

Without your consent we will not collect your sensitive personal information. This is subject to some exceptions including where the collection, use and disclosure of the information:

- is necessary for the provision of emergency assistance
- is required by law
- is necessary for the establishment, exercise or defence of a legal claim.

6. What personal information does Cover-More collect

We will only collect personal information where it is necessary for us to perform one or more of our functions or activities. We collect the personal information we need to provide travel insurance and travel related products and services, including assistance when you are travelling.

The type of information Cover-More collects and holds varies depending on the type of product or service we provide to you. For example, Cover-More will hold different information about you if you have a travel insurance policy than if you make a claim on a policy or require assistance when travelling. This information may include information about a disability, or medical condition that you have or health information in general.

If you contact us by telephone, these calls may be recorded for training, quality and business purposes.

For the type of personal and sensitive information Cover-More generally holds please refer to [Appendix 1](#).

7. Unsolicited information

In the event we receive unsolicited personal information, we will determine whether or not we could have collected this information. This will depend on whether it is reasonably necessary for one or more of our functions or activities. If we determine that the personal information is not necessary for one or more of our functions or activities and that we should not have collected it, then we will as soon as practicable either return it to you, or whoever sent it to us, destroy it or otherwise ensure it is de-identified, provided that it is lawful to do so.

Otherwise, we will hold, use and disclose the personal information in accordance with this Privacy Policy.

8. How accurate is your personal information

Cover-More takes reasonable steps to ensure that the personal information collected, used or disclosed is accurate, relevant, complete and up-to-date.

If you believe your personal information is not accurate, complete or up to date, please contact the Cover-More customer service team on 1300 72 88 22.

9. Protecting your personal information

We take reasonable steps to securely store your personal information so that it is protected from unauthorised use, access, modification or disclosure. We store personal information in different ways, including in paper and electronic form, on both Cover-More premises and its data centres and our service providers premises and data centres, which include IT service providers and document storage and management providers.

We maintain administrative, technical, and physical safeguards for the protection of personal information. Our security measures include, but are not limited to:

Administrative safeguards:

- Access to your personal data is limited to authorised personnel who have a legitimate need to know based on their job. In the case of third-party contractors who process personal information on our behalf, similar requirements are imposed. Where an individual employee no longer requires access, that individual's access is revoked
- Only allowing access where the individual seeking access has satisfied our identification requirements, such as a security check on the commencement of a call
- Confidentiality requirements for our employees and suppliers
- Secure Document storage
- Training and education is provided to all group employees in the handling of personal information

Technical safeguards:

- Security measures for systems access
- Antivirus and anti-malware software, and regularly updated virus definitions
- Third parties who we hire to provide services and have access to personal information agree to implement privacy and security practices that we deem adequate
- Personal information provided on computer servers is secured in a restricted and controlled network environment
- When transferring credit card numbers, via payment gateways the data is encrypted
- Employing firewalls and intrusion detection systems

Physical safeguards:

- Third-party contractors who process personal data on our behalf agree to provide reasonable physical safeguards
- Employing physical and electronic means such as alarms and cameras to protect against unauthorised access to buildings
- Effectively and securely destroying data no longer needed, for example, by shredding or pulping in the case of paper records
- Our security procedures and policies are audited on a regular basis to ensure they are updated in accordance with current legal requirements and current levels of security technology.

While Cover-More has security measures in place to protect your data, no data transmission over the internet can be guaranteed to be 100% secure. As a result, while we strive to protect your personal information, Cover-More cannot warrant or ensure the security of any information you transmit to us or we transmit on your behalf, or to you, in the course of providing services over the internet.

10. Using Government Identifiers

Cover-More does not adopt any government identifiers. In certain circumstances we are required to collect government identifiers such as your Medicare number, we do not use or disclose this information other than when required or authorised by law to fulfil our obligations to the agency which assigned the identifier, or unless you have voluntarily consented to the disclosure of this information, or where the use and disclosure of the information is necessary for the provision of emergency assistance.

11. Non completion of online quotes

If you do not complete an online quote request for any reason Cover-More may contact you on the contact details supplied to offer help completing it.

Use, transfer and sharing of your personal information

12. How we use and disclose your personal information

We use your personal information to provide you with the relevant product or service you have requested including: assessing your travel insurance application; identifying you; to manage and administer the product or service; assessing and paying a claim; or to provide you with assistance when travelling.

When handling claims Cover-More only uses the personal information provided which is relevant to making a decision about the claim.

We may also use the information to send you material about other Cover-More products or services as described below, in [Marketing our products and services](#) or where you may reasonably expect us to use or disclose the personal information and the secondary purpose is related or directly related (if sensitive information), to the purpose for which it was collected.

Otherwise we will only use your information for a secondary purpose, where you have consented to this use or disclosure, the use of disclosure is required by law or an enforcement body or to provide assistance in a medical emergency.

For a list of the types of uses of your personal information by Cover-More please refer to [Appendix 3](#).

13. Your personal information and our related companies

When assessing your claim, we may refer to information provided by our third party medical and non-medical assistance providers, who include related entities.

We may also use related entities to process and assess your travel insurance application or claim and to administer your insurance policy. These related entities may be based in Australia or overseas in: New Zealand; UK; Malaysia; China; or India.

14. Marketing our products and services

We may from time to time, provide you with information about other products, services and offers.

If you do not wish to receive this information, or wish to know the source of the information, please contact the Cover-More customer service team on 1300 72 88 22. You can change your mind about receiving information about our products and services at any time, by contacting us or using the opt-out process on our offers or promotional communication.

Please note we will still need to send you essential information about your insurance, travel alerts, policy and claim documentation.

15. When we share your information with other parties

We will only share (disclose) your personal information with third parties if it is required to fulfil service or product obligations to you, or if it is required under law or in an emergency situation.

Before discussing the progress of a claim or the medical and non-medical assistance that we provide with third parties (other than the parties involved in providing such a service), for example, a relative or companion, we will obtain appropriate consent from you, your parent or guardian, power of attorney or executor (as relevant).

For a list of the types of entities Cover-More generally discloses your personal information to please refer to [Appendix 2](#).

16. Transferring personal information overseas

By purchasing a policy through us, you are consenting to us sending your information to overseas parties if required to provide you with medical and non-medical assistance or to progress and assess your claim.

The countries we typically disclose your personal information to under these circumstance are generally located in the geographic regions you travelled during the duration of your policy.

While we are committed to protecting your information from misuse, loss or interference, when your personal information is sent overseas it may not be subject to the same level of privacy that is offered by the Australian Privacy Regime and you will not be able to seek redress under the Privacy Act 1988. You may also not be able to seek redress in the overseas jurisdiction.

Your privacy on the internet

17. Collection of other information

Cover-More may also collect non-personally identifiable information such as the type of browser, or operating system you use, your domain name, IP address, access times, referring website addresses and page views. Our Internet Service Provider (“ISP”) automatically identifies your computer by its IP address. When you visit pages on our website, our ISP may log your IP address. We do not link IP addresses to any personally identifiable information. Your IP address is used to gather broad demographic information only. A User Transaction ID is created each time you enter our website. This ID is used to keep track of your dealings with us, and other requests.

Cookies

Cover-More does not use cookies to collect information which can personally identify you.

A cookie is a small, text-based file used frequently on some websites and portals. They are designed to assist and streamline the exchange of information between your computer's browser and our computer systems. Other cookies used by Cover-More collect information about the use of our websites. The information collected includes where visitors connect from, what version of browser they use and their path through the site. It helps us to provide personalised features and keep our content fresh and relevant.

If you do not want information collected through the use of cookies, you can configure your cookie preferences and options through your browser.

Web beacons

Our web pages may contain electronic images, known as web beacons or spotlight tags. These enable us to count users who have visited certain pages of our website. Web beacons and spotlight tags are not used by us to access your Personal Information, they are simply a tool we use to analyse which web pages customers view, in an aggregate number.

Links to other websites

Our web sites may contain links to non-Group web sites. Whilst such links are provided for your convenience, you should be aware that the information handling practices of the linked web sites might not be the same as ours.

Dealing with Cover-More

18. Resolving your privacy issues

Please contact us if you have concerns about the way in which we have handled your personal information or would like to discuss any issues about our Privacy Policy. You are always welcome to speak directly to our staff and they will do their best to resolve your issue. We also have a complaints process including external dispute resolution and a nominated Privacy Officer who can be contacted as detailed in the [Contacting Us](#) section.

19. Gaining access to and correcting your personal information

You can request access to your personal information in most cases without restriction or charge. If charges are applicable for providing access we will disclose these charges to you prior to providing you with the information. In limited circumstances, a request for access may be denied, or restricted access given. We will provide reasons in writing for the denial of or limitation on access.

To arrange access please contact us (see the [Contacting Us](#) section). In some cases we may be able to deal with your request over the telephone. Access to the requested information may include providing you with copies of the original documentation, providing you with the opportunity for inspection of the documentation at our premises or providing you with a summary.

We will correct personal information if we discover, or you are able to show that the information is incorrect. If you seek correction and Cover-More disagrees that the information is incorrect, we will provide you with our reasons for taking that view and advise you on the further steps you may take.

20. Dealing with us anonymously or under pseudonym

You can deal with us anonymously or you may use a pseudonym where it is lawful and practicable to do so. For example, you may inquire about our products or request a quote. However we regret that we will not be able to offer you travel insurance, assess and pay your claim, appoint you as our authorised representative or provide you with medical and non-medical assistance if we cannot identify you.

21. Your travel consultant and your personal information

We require our agents and partners to handle your personal information in a manner consistent with this policy. Your travel consultant is authorised to arrange your travel insurance.

We rely on you having provided your travel consultant with your consent if you would like us to share information about your claim or existing medical condition assessment with them. You may choose to deal directly with Cover-More if you prefer not to provide them with information about existing medical conditions and health related matters included in your claim.

22. Contact us

Customer service

email: enquiries@covermore.com.au

Phone: 1300 72 88 22

or

The Privacy Officer

Cover-More Insurance Services Pty Ltd
Private Bag 913, North Sydney, NSW 2059

email: privacy.officer@covermore.com.au

Phone: 1300 131 746

APPENDIX 1: Information Cover-More typically collects and holds

In general, Cover-More may collect and hold the following personal information:

- Name and address
- Date of birth
- Contact details, which may include your telephone number and email address
- Your gender
- Personal information of any other person you wish to insure, including date of birth, gender and name
- Your travel plans
- Information about your medical history and the medical history of any other person you wish to insure
- Personal information, including health information, about anyone who requires assistance under their travel insurance policy
- Information about the medical history of any person that results in a claim that we have to assess
- Information about claims you make or wish to make under your policy
- Your bank account details so that we may pay your claim
- The last eight digits of your credit card so that we may recover any monies payable under the travel insurance provided by the credit card company
- Other information required to administer the product or services you have requested including determining a claim
- Any details contained within identity documents provided to us including government identifiers such as a passport number and Medicare card number
- The type of medical and non-medical assistance you have been provided with either by us, our service providers or your own medical practitioner
- Employment and income information for cancellation and loss of Income claims
- Background and credit checks (for authorised representatives and suppliers only).

APPENDIX 2: Entities Cover-More typically discloses to and/or collects from

Below are the types of entities Cover-More may collect your personal information from and may disclose your personal information to. This is not an exhaustive list.

- Our Insurer, Great Lakes Re-insurance (UK) plc
- Other insurers, including your insurer if not Cover-More
- Reinsurers
- The co-insured on any insurance policy, so we may confirm details of the insurance
- Your travel agent, broker or the consultant who sold you the travel insurance
- Your employer (if a corporate policy)
- Claims administrators
- Investigators, in relation to claims
- Translators, for claims and assistance
- Goods replacement suppliers to settle your claim
- Banks and foreign currency providers to settle your claim
- Transportation and accommodation providers
- Travel consultants and wholesale travel agencies
- Any company who we may claim against
- Medical practitioners and specialists
- Medical providers such as hospitals
- Emergency assistance providers
- Security providers and consultants
- Family members in the event of a medical emergency
- Witnesses, when making a claim
- Record management and storage businesses
- Companies who perform statistical analysis on our behalf
- Customer survey businesses and mystery shopping agencies
- Accreditation or certification organisations
- Our professional advisors including lawyers, accountants, tax advisors and auditors
- Debt collection agencies and other parties that assist with debt-recovery functions
- Police and law enforcement bodies to assist in their functions
- Courts of Law or as otherwise required or authorised by law
- Regulatory or government bodies for the purposes of resolving customer complaints or disputes both internally and externally or to comply with any investigation by one of those bodies
- Insurance reference bureaus
- Data retrieval agencies
- Credit providers or credit reporting agencies (if you are our authorised representative or supplier)
- Printing, mail and distribution companies

APPENDIX 3: Cover-More's list of uses and disclosure of personal information

We use and in some instance disclose your personal information when we, or third parties appointed by us, provide the following services:

- To identify you and other policy holders
- Arranging and managing your travel insurance with us
- To assess an application for a product, including assessing any existing medical conditions
- Evaluating, managing, processing and paying an insurance claim
- To recover monies due by other insurers
- Evaluating the emergency care and assistance you require and other customer care activities
- Providing medical and non-medical assistance, including settling costs on your behalf
- Dealing with enquiries or complaints
- To monitor and improve the services provided by us and our agents or service providers, the products we provide or our operations
- For planning, product development and research purposes and to seek feedback on products and services (including those products and services offered by others on our behalf)
- Carrying out market analysis and research and product analysis and development
- Enhancing our services for our website visitors
- Conducting internal investigations in relation to crime and fraud prevention, detection or prosecution
- Training our staff
- To identify and develop products or services that may interest you and market them to you (unless you ask us not to do so)
- Carrying out accreditation or certification activities
- For any other purposes that would be reasonably expected
- Processing orders or applications to become a customer for our **additional** products and services, such as Global Sim
- Carrying out credit checks, credit reporting and compliance checks through ASIC on our authorised representatives and suppliers
- Carrying out debt-recovery functions