

Privacy Policy Australia

1. About this privacy policy

This Privacy Policy explains how we collect and handle personal information in Australia.

In this policy, “we”, “us”, “our”, or “HLRA” refers to Hannover Life Re of Australasia Ltd (Tower 1, Level 33, 100 Barangaroo Avenue, Sydney 2000, ABN 37 062 395 484).

You are under no obligation to provide your personal information to us. However, without certain information from you, we may not be able to provide our services to you. By visiting our website or otherwise providing us with personal information, you consent to us collecting, holding, using, disclosing and otherwise handling your personal information in accordance with this Privacy Policy.

We may review, change or update our Privacy Policy from time to time. Revised versions will be available on our website and any changes will take effect as soon as we publish this.

This Privacy Policy is supplemented by privacy notices tailored to our specific relationships with you, including any privacy notices and our Data Privacy Statement (<https://www.hannover-re.com/182774/data-privacy-statement>) which relates to the use of the Hannover Re Group websites.

2. Who are we and what is our business?

We are a wholly owned subsidiary of the Hannover Re Group, based in Hannover, Germany.

In Australia, we offer reinsurance, comprising a full range of risk related services. We may also insure other persons, such as members of superannuation schemes and certain members of their family for death and disablement benefits, and issue life insurance policies to retail policyholders via distribution arrangements we have with certain distributors.

3. The main purposes for which we collect, hold, use and disclose personal information

Depending on your relationship with us and the personal information we have collected, the primary reasons we collect, hold, use and disclose personal information are to provide our products and services to customers and to manage, administer and develop our business including:

Services we provide	Purpose for which information is used
Assessing an application for life insurance Assisting our customers	These include: <ul style="list-style-type: none">• Determining if we will offer insurance on insure individual lives or groups of lives and the terms on which we will make an offer;• Administering and managing the insurance products we support; and• Providing you and/or your agents with information about our products.

Assessing claims under life insurance	These include assessing, administering and settling claims submitted to us, our distributors or by an insurer (where we act as a reinsurer).
Complaints and disputes	These include dealing with complaints and enquiries, and responding to external dispute resolution schemes.
Managing and improving our business	These include: <ul style="list-style-type: none"> • Managing, administering and facilitating our businesses including IT services, accounting, recruitment, record keeping and other business services; • Monitoring, analysing, evaluating and improving our products and services and to identify and develop new products and services; and • Assessing and processing employment applications.
Comply with legal or contractual obligations	These include: <ul style="list-style-type: none"> • Any purpose where the law requires or allows us to disclose personal information; and • Obligations under a contract we enter into.
Sales, acquisitions or transfer of insurance or our business	These circumstances include (but not limited to) when there is a change to the ownership /underwriting of products or our business such as: <ul style="list-style-type: none"> • The sale, transfer, restructure or merger relating to our business; • When we start underwriting insurance policies that were underwritten by another insurer; and • When we stop providing the insurance policies and such policies are to be underwritten by another insurer.
Others	These circumstances include: <ul style="list-style-type: none"> • performing employment activities payroll management, performance management, career development, providing employment references; • where you give us express or implied consent; and • where we are allowed to collect, hold, use or disclose the information under the Privacy Act.

If you are not our customer (for example, if you are a medical practitioner, investigator, expert, claimant, consultant or another third party), your personal information will only be used for the specific purpose or claim for which it was provided to us, or where you have consented to other uses or disclosure, unless we are allowed to disclose or use the personal information under applicable law or under this Privacy Policy.

4. Information we collect and hold

We normally collect and hold the following personal information: name, date of birth, and/or contact information. In addition, some or all of the following personal information may be collected and held:

health, medical information, lifestyle, pastimes, family history, financial (including your tax file number), superannuation, occupation, employment history including salary, residence, and surveillance (in respect of claims). Some of the information we may collect is sensitive information.

5. How we collect and hold personal information

5.1 Collection

Generally, we collect your personal information directly from you, through the completion of a form, telephone enquiries or online applications and communications. For example, we collect personal information primarily via:

- an Insurance Application/Personal Statement Form, for new insurance cover, completed by an applicant or their authorised representatives;
- a claim form, in the case of any claim, completed by the life insured, beneficiary or their authorised representatives; and
- if you are a job applicant, when you apply for a job with us.

We will collect personal information directly from the relevant person to the extent it is reasonable and practicable to do so. There may be occasions where we collect personal information from a third party, including when we are acting as a reinsurer. These third parties may include, insurers, reinsurers, insurance brokers, reinsurance brokers, agents, distributors, superannuation trustees, treating medical practitioners and health professionals, rehabilitation service providers, your employer, legal representatives, the applicant of the insurance, a beneficiary, someone acting on your behalf and accountants. We may also collect publicly available information.

If you provide us with personal information about another person, you should obtain their consent to do so, having informed them of this Privacy Policy. If you have not done or will not do so, you must tell us before you provide their personal information to us.

5.2 Holding of personal information

We hold your personal information in a variety of ways, including hard copy and electronic form. We are committed to keeping personal information secure. We will use all reasonable precautions to protect personal information from misuse, interference and loss, as well as unauthorised access, modification or disclosure.

These precautions include:

- physically securing our premises;
- securely backing-up data;
- ensuring any third party provider or reinsurer takes reasonable precautions to protect your personal information;
- maintaining computer and network security, such as user identifiers and passwords, to control access to computer systems; and
- taking reasonable steps to destroy or de-identify personal information that we no longer require that information for the purposes for which it was collected or for any secondary purpose permitted under applicable law.

You should notify us as soon as possible if you become aware of any security breaches.

6. Sharing and disclosure of personal information

We may share your personal information with any of (including but not limited to) the following: other insurance / reinsurance companies, legal practitioners, medical practitioners, health service providers, hospitals, legal tribunals and courts, dispute resolution bodies, investigators/investigation organisations, third parties authorised by you, any current or former employer, our parent company and other related bodies corporate, professional advisers such as accountants or lawyers or other consultants, service providers that assist us in carrying out our business activities (including technology service providers), trustees of superannuation funds, administrator of superannuation funds, an organisation appointed by the trustees of a superannuation fund to receive or give information, interpreters and regulatory bodies, government agencies, law enforcement agencies or, as required, other persons authorised or permitted by law.

We may also disclose personal information where:

- we are required or permitted to do so by law; or
- you may have expressly consented to the disclosure or your consent may be reasonably inferred from the circumstances.

Overseas disclosure: For the purposes set out above, we may disclose your personal information to our related parties and service/data storage service providers who may store data, operate or be located in other countries (some of which may not have an equivalent level of data protection laws as those in Australia) unless we have specifically agreed in writing that we will not do so. The countries in which these recipients may be located will vary from time to time, but may include Germany, Canada, Japan, New Zealand, Hong Kong, United Kingdom, United States of America, India, China, Korea, Malaysia, South Africa, Bermuda, Ireland, Sweden and France. We will take reasonable steps to ensure that any overseas disclosures are made in a secure manner. Before disclosing any personal information to an overseas recipient, we also take steps reasonable in the circumstances to ensure the overseas recipient complies with the Australian Privacy Principles or is bound by a substantially similar privacy scheme unless you consent to the overseas disclosure or it is otherwise required or permitted by law.

7. How you can access or correct your personal information

You have a right to request access to, and correction of, personal information we hold about you by contacting us by letter, telephone or email using the details below. Your request will be dealt with according to the provisions of the applicable law.

The accuracy of the information we hold about you is important. Please advise us if your personal information changes to help in ensuring that the information we hold is up to date, complete and relevant.

If we refuse to give you access to, or to correct, the personal information, we will write to you and give you our reasons for declining your request and information about how you may complain about our refusal.

We will not charge for making a request or giving access to personal information.

You may also ask us for details about the way we manage personal information we hold.

8. How to make an enquiry or register a complaint

If you believe there has been a breach of your privacy regarding the personal information we collect and hold about you or have a complaint about the way in which we have handled your personal information, you should contact us. We may be able to resolve your complaint over the phone, but if not, we may respond to your complaint in writing. We aim to resolve all complaints promptly.

Enquiries and complaints should be addressed to:

The Privacy Officer
Hannover Life Re of Australasia Ltd
Tower 1, Level 33
100 Barangaroo Avenue
SYDNEY NSW 2000
Telephone: +61 (0)2 9251 6911
Facsimile: +61 (0)2 9251 6862
Email: HLRAus_Privacy_Officer@hlra.com.au

If you are not satisfied with the resolution of your complaint, you can refer the matter to the Australian Financial Complaints Authority website located at <https://www.afca.org.au/> or by telephoning 1800 931 678 (free call).

If you remain unsatisfied with any further resolution of your complaint, you can refer the matter to the Office of the Australian Information Commissioner located at <https://www.oaic.gov.au/> or by telephoning 1300 363 992.