Privacy Policy

Munich Re Australia

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1 Protecting Your Privacy

You expect your Personal and Sensitive Information to be properly collected, stored, used and protected.

This Privacy Policy outlines how Munich Re Australia manages Personal Information and how you can contact us about this Policy or your Personal Information held by Munich Re Australia. Munich Re Australia is bound by the Privacy Act 1988 (Cth) and the Australian Privacy Principles.

2 Definitions

In this Privacy Policy, **We, Us and Our** means the Munich Re Australia entities covered by this Privacy Policy.

Munich Re Australia means the entities jointly referred to in Section 3 of this Privacy Policy.
Group means Münchener Rückversicherungs-Gesellschaft and its subsidiaries and branches.
Personal Information means information or opinion, whether true or not, and whether recorded in a material form or not, about an individual whose identity is apparent, or can reasonably be ascertained
Sensitive Information is a sub-set of Personal Information which is afforded a higher level of protection.
Privacy Act means the Privacy Act 1988 (Cth), as amended from time to time.
You means our customers, claimants and direct insurers.

Any words defined in the Privacy Act will have the same meaning as defined in that Act.

3 Which entities are covered by this Policy

The Munich Re Australia entities covered by this Privacy Policy are:

- Münchener Rückversicherungs-Gesellschaft trading as Munich Reinsurance Company – Australia Branch
- Munich Reinsurance Company of Australasia Ltd
- Munich Holdings of Australasia Pty Ltd
- Corion Pty Ltd
- Great Lakes Insurance SE trading as Great Lakes Australia

These entities are part of Münchener Rückversicherungs-Gesellschaft (Group), one of the largest insurance groups in the world.

4 What do we do?

Munich Re Australia entities provide insurance products and services to retail and wholesale clients through agents and their distributors or intermediaries and reinsurance to other insurers.

5 What kind of information do we collect and hold

The kind of Personal Information we usually collect and hold depends on the nature of our interactions and relationship with you or your direct insurer.

We collect Personal Information about insurance customers, our employees and contractors (including candidates that apply for roles at Munich Re Australia) and contact details of persons from our business partners, suppliers and service providers.

In particular, the kind of Personal Information that we collect and hold may include:

- Name and address (personal or business address may be collected), date of birth, gender and occupation, educational qualifications and dependent names and beneficiaries;

- Employment details, salaries and employment history;
- Other contact details including email, phone and facsimile numbers;
- Financial information and records including credit card or bank account details;
- Complaint details (in the event that a complaint is made);
- Information to conduct our businesses, including information relating to underwriting insurance products, managing and processing insurance claims, including previous insurance records and claims histories, services relating to our businesses and your business dealings or relationships with us.

In some cases, we may also collect and hold Sensitive Information, which may include:

- Health information;
- Criminal record information; and
- membership of a professional association or trade union.

6 How we collect Personal Information

We collect Personal Information by lawful and fair means Personal Information collected may be collected from individuals in person (in electronic form or in hard copy); from websites or by telephone or from claim forms, doctors or investigators, and from insurers.

We may also collect Personal Information from you, although usually we collect your Personal Information from others such as third parties, our related bodies corporate, service providers or other organisations including:

- Insurers, insurance brokers, reinsurance brokers or other reinsurers, agents and distributors, and their related entities;
- Industry associations and our external disputes resolution scheme which is the Financial Ombudsman Service Australia (or any scheme succeeding it) ;
- Insurance intermediaries, agencies and their authorised representatives and distributors;
- Facilitators and service providers such as lawyers, loss adjusters, assessors, accountants, investigators, advisers, researchers, experts, contractors, IT experts and providers, credit or financial providers or institutions, actuaries, and their agents and subcontractors;
- Doctors, medical service providers and other providers and experts;
- Publicly available information such as that found on websites;
- Statutory or government organisations, bodies or agencies;
- Your family or employer.

If you provide us with Personal Information about another person, then you should have their consent to do so or tell them that you are disclosing their Personal Information to us. In this case you should give them, or make them aware of, this Privacy Policy.

7 Unsolicited Personal Information

If we receive Personal Information that we have not solicited, and we determine that we should not have collected that information under the Privacy Act, then we will de-identify or destroy the information if it is reasonable and lawful to do so.

8 How we hold Personal Information

We usually hold the Personal Information we collect on electronic databases maintained in our IT systems locally, within the Group or IT systems of external service providers, and in tangible form locally.

We have reasonable security measures in place to secure the electronically held Personal Information including firewalls, protection against malware and secure logon procedures.

We have reasonable procedures for holding tangible information including electronic building entry and storage procedures.

9 The purposes for which we collect, hold, use and disclose Personal Information

The purpose of collecting, holding, using and disclosing Personal Information is at all times in compliance with the Privacy Act and generally for one or more of the following purposes:

- providing insurance products, reinsurance products and services as part of managing and dealing with our businesses;
- administering and to manage insurance and reinsurance claims and deal with witnesses, third party providers, make payments and seek recoveries;
- dealing with our business partners and contacts, agents and third party service providers;
- dealing with complaints and enquiries, including dealing with our external disputes resolution scheme which is the Financial Ombudsman Service Australia (or any scheme succeeding it);
- managing, administering and facilitating our businesses including IT services, accounting, recruitment, record keeping, and organising corporate events; and
- other activities relating to the operations and conducting the businesses including as required or permitted by law.

10 How you can access your Personal Information held by us

Subject to any legal restrictions or exemptions, you may request access to the Personal Information we hold about you by contacting our Privacy Officer as follows:

In person:	L28, 60 Martin Place, Sydney
In writing:	The Privacy Officer Munich Re Australia PO Box H35 Australia Square NSW 1215 Australia
By phone:	+61 (2) 9272 8000
By email:	privacyofficer@munichre.com

We will respond to requests for access within a reasonable timeframe.

We will give access in the manner you request, where it is reasonable and practicable to do so. Where we cannot give access in the manner requested, we may provide access in another way, including access through a mutually agreed intermediary where appropriate. There may be some cost to you to cover the cost of retrieving and processing the information. We may also require you to formally prove that you are the individual to whom we hold the Personal Information.

We may, however, refuse a request to access Personal Information if, in our view, we are legally permitted to do so. If we refuse access to Personal Information, or do not provide it in the manner requested, we will provide you with written notice setting out the reasons for the refusal except to the extent that it would be unreasonable in the circumstances to do so, within a reasonable time. We will also tell you how to complain about our refusal to give access.

11 How you can seek correction of your Personal Information held by us

We take reasonable steps to ensure that the Personal Information we collect from or about you is accurate, complete and up to date.

You have a right to request correction of Personal Information that we hold about you. If you believe that the Personal Information we hold about you is not correct, please let us know by contacting our Privacy Officer. The contact details are set out above. We will respond to your request within a reasonable period after your request is made.

If we agree that the information is not correct, we will take such steps (if any) that are reasonable in the circumstances, having regard to the purpose for which Personal Information is held, to correct the Personal Information.

If we do not correct the Personal Information we hold about you after your request, we will tell you why, except to the extent that it would be unreasonable in the circumstances to do so. We will also tell you how to complain about our refusal to correct your information.

If we do not correct the requested Personal Information that you ask us to correct, you may ask us to take steps which are reasonable in the circumstances to associate a statement in our records that you consider the information is not correct in such a way that will make the statement apparent to users of that Personal Information. We will respond to this request within a reasonable period after your request is made.

We will not charge for making a request to correct Personal Information held, for correcting the information or for associating a statement with the information.

12 Disclosing your Personal Information to overseas recipients

Dependent upon the nature of the insurance or service that Munich Re Australia provides, we may disclose Personal Information and Sensitive Information we hold about you to recipients located in one or more of the following countries: Canada, Germany, Hong Kong, India, Ireland, Japan, Malaysia, Netherlands, New Zealand, Singapore, South Africa, South Korea, the United Kingdom and the United States.

In most instances, the organisations that we may disclose your Personal Information to will be a part of the Group. As such, Personal Information could be sent to other Group companies in the international organisation. Use the link to see which countries we operate in :
https://www.munichre.com/en/reinsurance/contact/worldwide/index.html

We may also send Personal Information overseas to service providers or third parties who store data or operate outside Australia. The kind of Personal Information that we may disclose are any of the categories of Personal Information listed in Section 5 of this Privacy Policy.

13 What to do if you are unhappy with us?

If you wish to make a complaint against how we manage your Personal Information or you think we may have breached the Australian Privacy Principles, please contact our Privacy Officer. The contact details are set out in Section 10.

The Privacy Officer will deal with your complaint. Please ensure that you provide us with sufficient details of your concern. We will promptly acknowledge your complaint, investigate it and respond to you. We will attempt to respond to you within 15 business days of receiving your complaint but in any event no later than 30 business days. If we need further information about your complaint, we will contact you.

If for any reason you are not satisfied with the Privacy Officer's response, you can request that it be reviewed. If you are not satisfied with how we handled your concern, you may raise your concern with the Office of the Australian Information Commissioner (OAIC).

Full details on how the Office of the Australian Information Commissioner can be contacted are available on the OAIC website at : Contact us | OAIC or by phone : 1300 363 992

Should you wish to read more information about the privacy legislation or the Australian Privacy Principles, we recommend that you visit the Office of the Australian Information Commissioner's website at www.oaic.gov.au

14 Mandatory Data Breach

We take our obligations under the Privacy Act seriously. We take all reasonable technical and organisational measures to protect Personal Information we hold.

15 Contact details for our entities

Please use the contact details in Section 10 of this Privacy Policy to contact us.

This Privacy Policy was last updated on 18 October 2024 and is current at the present time.