

## PRIVACY POLICY STATEMENT

### **Our commitment:**

Nova Underwriting Pty Ltd [Nova] is committed to complying with the principles of the Privacy Act 1988 [Cth] concerning the collection use and management of personal information about individuals.

### **Collecting and using your personal information:**

We collect and use your personal information only for the purpose of providing and administering our products and services.

Generally the type of personal information we collect includes, names, postal and e-mail addresses, telephone numbers and information relevant to particular insurance policies. In certain circumstances we may collect sensitive information such as health information about you and information about your membership of personal and trade associations.

### **Management of personal information:**

We will manage all collected personal information about you in accordance with the Privacy Act. We will take steps to ensure that personal information we hold about you is accurate and up to date. If you believe that any information we hold about you is incorrect or out of date you should notify us so that we can correct it. We disclose personal information to third parties who we believe are necessary to assist us and them in providing the relevant services and products. We will not do this unless it meets with Privacy Standards under the Privacy Act. For example, to evaluate or deliver our products and services to you, we may need to disclose your information to:-

- An agent authorised by Nova to collect or assess information relating to the relevant product or service.
- A broker or other persons authorised by you.
- Underwriters or reinsurers of the relevant product or service.
- A person or organisation contracted by Nova to assess, evaluate or manage claims made under your policy.
- An organisation contacting Nova [with your consent] to obtain past policy or claims information about you.
- Commonwealth, state, or territory government authorities.
- Courts, tribunals or other dispute resolution bodies.

We limit the use and disclosure of any personal information provided by us to them to the specific purposes for which we supply it. We may transfer your personal information overseas when it is necessary to provide our service or product.

**Protecting and maintaining your personal information:**

We will take all reasonable steps to protect the information we hold about you from unauthorised access, use and disclosure. We will destroy your information when it is no longer needed.

We do not use any form of encryption [in coding software] to protect information you send from your computer to us over the Internet. If you use our Internet site, you should be aware of the risks associated with this.

**What we expect of you:**

Where you give us personal information about other individuals we rely on you to have made or make them aware that you will or may provide their information to us and the types of third parties we may provide it to, the relevant purposes we and the third parties will use it for and how they can access it. If it is sensitive information we rely on you to have obtained their consent on these matters. If you have not done or will not do either of these things, you must tell us before you provide the relevant information.

If we give you personal information, you and your representatives must only use it for the purposes to which we agree. Where relevant you must meet the requirements of the Privacy Act when collecting, using, disclosing and handling personal information on our behalf. You must also ensure that your agents, employees and contractors meet the above requirements.

**Accessing your personal information:**

You can request access to your personal information by writing to Nova. If accessing your personal information will take an extended period of time, we will inform you of any likely delay.

The National Privacy principles outline circumstances under which we may deny access to some or all of your personal information. In such cases, we will give you reasons for our decision.

We may charge for the cost of providing access to your personal information. We will inform you if such a charge applies before we proceed with your request.

**Privacy complaints:**

Nova has established a Privacy Complaints Handling Procedure to deal with any complaints you may have about how we have collected, used or managed your personal information. If you would like to make a complaint, please contact our Compliance Officer. Your complaint will be taken seriously and investigated thoroughly.

If you are not satisfied with our final decision, you can direct your complaint to the Federal Privacy Commissioner either on 1300 363 992 [for the cost of a local call anywhere in Australia] or by mail to GPO Box 5218, Sydney NSW 2001.