

StateCover Privacy Policy & Collection Statement

Privacy

Protecting your privacy and the confidentiality of your personal information is important to us, as it is fundamental to the way we conduct business. StateCover Mutual Limited (StateCover) is sensitive to privacy issues and treats very seriously the ongoing trust our customers have placed in us.

Contacting StateCover

You can contact us at StateCover in one of the following ways:

By email: feedback@statecover.net.au

By telephone: Phone: (02) 8235 2800

In writing: PO Box R1865, Royal Exchange, NSW, 1225

Personal information

Personal information is any information whereby your identity may be ascertained. The personal information collected and maintained by StateCover comprises your name, address, contact details and information specific to your workers compensation claim. The purpose for which this information is collected, held, used and disclosed is in relation to managing your workers compensation claim.

Where it is possible we will collect personal information directly from you. However, in some circumstances we will need to collect your personal information from third parties. These circumstances may include collection of your personal information from an insurance investigator or a medical practitioner for the purpose of assessing your claim under the insurance policy. All personal information collected is stored securely and may be held in both electronic form and hard copy files.

When you provide us with personal information about other individuals, we and our agents rely on you to have made or to make those individuals aware:

- that you will or may provide their information to us;
- of the types of third parties to whom the information may be provided;
- of the relevant purposes we or the third parties may have to disclose or use the personal information; and
- how they can access this personal information.

We rely on you to have obtained their consent on these matters. If you have not done or will not do this you must tell us before you provide the relevant information.

For some policies we also collect and maintain your sensitive information. This may include information about your health, membership of trade unions or professional associations and any criminal convictions you may have.

The information requested allows us to assess risks, write and administer your insurance cover and claims. If we do not collect your personal information we will not be able to do business with you.

Disclosure of your personal information to third parties

We disclose personal information to third parties who we believe are necessary to assist us and them in providing the relevant services and products. For example, in handling claims, we may have to disclose your personal and other information to third parties such as other insurers, reinsurers, loss adjusters, external claims data collectors, investigators, medical practitioners or other parties as required by law. We limit the use and disclosure of any personal information provided by us to them to the specific purpose for which we supplied it. In providing the relevant products and services to you, we may share your personal information with related companies which we outsource to.

Personal information for the purposes specified above may be shared on a confidential basis with:

- our contracted outsource providers;
- other insurers and reinsurers;
- insurance reference bureaus;
- government agents;
- data collection and verification agencies;
- loss adjusters and assessors;
- suppliers;
- investigators and recovery agents;
- police, law and credit enforcement bodies and agencies;
- legal advisors;
- medical, health and case managers and service providers;
- actuaries and accountants;
- contracted advisors and service providers;
- professional and other organisations;
- your employer;
- other parties as required by law and/or
- the agent of any of these.

Due to the nature of its business, StateCover is not required to disclose personal information to overseas recipients.

Contacting us about access and correction of your personal information

StateCover aims to ensure that your personal information is accurate, up to date and complete. Please contact us on (02) 8235 2800 on weekdays between the hours of 9am-5pm EST if you would like to seek access to, or revise your personal information or feel that the information we currently have on record is incorrect or incomplete.

If you believe that the privacy of your personal information at StateCover has been interfered with, you may lodge a complaint by contacting us on (02) 8235 2800 on weekdays between the hours of 9am-5pm, or in writing to Corporate Compliance, StateCover Mutual Limited, PO Box R1865, ROYAL EXCHANGE NSW 1225. Your complaint will be managed and resolved through our internal Privacy Complaint Procedure.

If, however, you are not satisfied with the way StateCover has handled your complaint you may also contact the Office of the Australian Information Commissioner (OAIC) on 1300 363 992.

Website Privacy Statement

In the course of using our website you may provide StateCover with personal information. StateCover will use all reasonable measures to protect any such information from being used for any other purpose other than the provision of StateCover insurance products or services.

StateCover maintains website visit data. The following information, which is required in order for the website to function, is automatically recorded when our website is accessed:

- date and time of access
- success or otherwise of attempted access
- pages accessed
- IP address of machine which has accessed the pages
- type of web browser used
- link clicked to navigate to website (if applicable)

Email addresses are not stored unless they have been supplied in relation to a user account.

Cookies are small text files that are sent back to your computer's hard drive from a host website. Cookies are used by the StateCover website to maintain logged in users' sessions, as there is no intrinsic link between each page view. You may set your browser to notify you

when you receive a cookie, so you can decide whether to allow it onto your hard drive. However if you decide not to allow cookies, you may be asked to resubmit information each time you visit a specific page.

Data transmitted over the Internet

Unfortunately, no data transmission over the Internet can be guaranteed as totally secure. Accordingly, although StateCover strives to protect such information, we cannot ensure or warrant the security of any information you transmit to us or from our online products or services and you do so at your own risk. Once we receive your transmission, we take reasonable steps to preserve the security of the information in our own systems.

If you decide to complete an online application form, the information that you enter into the online form will only be collected by us if you submit your online application. If at any stage you cancel your application prior to submitting your application, the information you have entered up to that point will be automatically deleted.

Email

We will retain the content of any email that you send us, if we believe that we have a legal requirement to do so. Your email message content may be monitored by our employees for security issues including where email abuse is suspected. Our response to you may also be monitored for quality assurance issues.

Site linking policy

We may include links to external sites that we consider contain information relevant to the information that you were seeking from us. Where these links occur, we accept no responsibility for the accuracy of the content of those sites or your reliance on any information contained within any such site.