

RentCover Privacy Policy

At RentCover Underwriting Agency Pty Ltd (ABN 76 130 218 914) (**RentCover**), we are committed to protecting your privacy in accordance with the *Privacy Act 1988* (Cth) and the Australian Privacy Principles. This document describes our current policies and practices in relation to how we collect, handle, use and disclose your personal information. It also explains how you can complain about a breach of the privacy laws, how you can access the personal information we hold about you and how to have that information corrected.

What information do we collect and hold?

‘Personal information’ means any details about you, from which your identity is apparent or can be uncovered.

We collect and hold the personal information necessary for us to provide you with our insurance services. Examples of when we collect information from you include when you complete an application for insurance, or when we handle a claim under an insurance policy. This can include a broad range of information ranging from your name, address, email address, and contact details.

We only collect sensitive information, such as information about your health, with your agreement and if it is necessary for us to do so (for example if a claim is in relation to an injury you have had).

How do we collect your personal information?

Generally, we collect your personal information directly from you. We may also collect information from others, such as:

- Information provided in relation to the insurance (for example in an application form or claim form, or for example when we collect a tenancy or lease agreement in relation a claim);
- The property manager (for example if you lodge a claim on the insured’s behalf, or for example where we request your current postal address to send you notifications related to your policy);
- The real estate agency (for example if the insured gives us their details in the claim form). We may do this in order to obtain any information the insured does not provide us (such as the tenancy agreement or rental ledger);
- The tenant or landlord (for example in relation to a claim lodged by you). We may do this to ask for further information about the claim;
- An assessor, if they are appointed to assess the insurance claim. The assessor may interview parties, such as the tenant, to obtain information needed for the claim;
- A repairer, if they are sent to the insured’s address (for example to obtain information relevant to the claim);
- Other organisations, service providers (including software providers and IT services) or business partners who provide you with products or services along with us;
- Our related company Elkington Bishop Molineaux Insurance Brokers Pty Ltd (**EBM**) (for example EBM may give us a client’s name and contact details so we can contact them to offer our products and services); and
- Anyone else who you refer to us or refers you to us.

For what purposes do we manage your personal information?

The main purpose for which we collect, hold, use and disclose personal information is to provide you with our services in relation to insurance.

Other purposes include:

- Managing your ongoing requirements or ongoing relationship with you and to improve our services;
- Meeting internal functions such as administration, accounting and information technology system requirements;
- Referring you to other organisations, service providers or business partners;
- Complying with legal and regulatory requirements and to prevent fraud or crime;
- Helping us improve our services, develop our products and conduct research; and
- Sending you offers, updates, articles, newsletters or other information about products and services that we believe will be of interest to you. You may opt out of this at any time by getting in contact with us.

We may communicate with you by email or post unless you tell us that you do not wish to receive such communications.

Who will we disclose your personal information to?

We may disclose your personal information to:

- The insurer, QBE Insurance (Australia) Limited (**QBE**);
- Individuals or companies that deal with your insurance claim on behalf of QBE or on our behalf (such as investigators, loss assessors, claims administrators, repairers, suppliers, reinsurers, lawyers and recovery agents);
- A tenant, landlord, real estate agency or property manager (for example, when we contact them about a claim involving you, or for example when a property manager listed on your policy requests policy information about you from us);
- Individuals or organisations who assist to provide our services, including software providers, IT services and hosting, cloud storage providers, e-mailing service providers, marketing, communication, administration services and other service providers, or individuals or organisations assist us to manage our legal obligations such as lawyers, compliance consultants and auditors;
- Organisations who help us verify your identity;
- Other organisations, service providers or business partners whom we consider may provide services or products you would find useful;
- Other companies in the event of a corporate sale, merger, reorganisation, dissolution or similar event;
- Regulatory bodies, government agencies or law enforcement bodies; and
- Others, if we are permitted to or required to do so by law.

We do not sell, trade, or rent your personal information to others.

What if you don't provide some personal information to us?

We can only fully assist you in providing our services (for example in arranging your insurance, or processing a claim) if we have all relevant information. The insurance laws also require you to provide your insurer with all the information they need in order to be able to decide whether to insure you and on what terms. Some of this information may include your personal information. You have a duty to disclose any information that is relevant to the insurer's decision to insure you.

How do we store and protect your personal information?

We strive to maintain the reliability, accuracy, completeness and currency of the personal information we hold and to protect its privacy and security. We keep personal information only for as long as is reasonably necessary for the purpose for which it was collected or to comply with any applicable legal or ethical reporting or document retention requirements.

We hold the information we collect from you in coded files and coded computer records in secure offices and records management storage facilities. In some cases, your file is archived and sent to an external data storage provider for a period of time. We only use storage providers located in Australia who are also regulated by the Privacy Act.

We ensure that your information is safe by having secure offices and facilities and coded records. Our computer system has sound safeguards such as network and communications security restricting unauthorised access. We maintain physical security over our paper and electronic data and premises, by using locks and security systems.

Will we disclose your personal information overseas?

In the event that a claim is escalated to QBE's internal dispute resolution process, we may disclose your claim information to QBE's Global Shared Services Centre, which is located in the Philippines.

QBE may acquire reinsurance from reinsurance companies that are located throughout the world so in some cases your information may be disclosed to them for assessment of risks and in order to provide reinsurance to QBE. We do not make this disclosure; this is made by QBE (if necessary) for the placement for their reinsurance program and it is unlikely to include your personal information. For details of their privacy policy visit their website at:

<https://www.qbe.com.au/about/our-business/governance/privacy>.

Web data

Anonymous data - We use technology to collect anonymous information about the use of our website, for example when you browse our website our service provider may log your server address, the date and time of your visit, the pages and links accessed and the type of browser used. We only use this information for statistical purposes, to improve the content and functionality of our website to better understand our customers and markets, and to improve our services.

Cookies - In order to collect this anonymous data we may use "cookies". Cookies are small pieces of information that are sent to your browser and stored on your computer's hard drive. Sometimes they identify users where the website requires information to be retained from one page to the next. This is purely to increase the functionality of the site. Cookies by themselves cannot be used to discover the identity of the user. Cookies do not damage your computer and you can set your browser to notify you when you receive a cookie so that you can decide if you want to accept it. Once you leave the site, they may allow the website to recognise your computer when you return in the future.

Our standard online applications are stored on a password protected website and the application itself goes by email to our staff to process. The information is only used for the purpose it is intended and does not contain any payment details, or sensitive information. It collects only the information required to take out a policy. Payment is made separately either manually or at a later date via our payment gateway. The online payments are made via a secure Ebix page. Ebix use a high grade encryption system to transmit data over the internet.

How can you check, update or change the personal information we are holding?

You have a right to access your personal information and ask us to correct it.

If you wish to access or correct your personal information please write to the RentCover Privacy Officer using the following postal address or email address:

Privacy Officer
RentCover Underwriting Agency Pty Ltd
PO Box 879
HAWTHORN VIC 3122

privacyofficer@rentcover.com.au

Upon receipt of your written request and enough information to allow us to identify the information, we will disclose to you the personal information we hold about you. We will also correct, amend or delete any personal information that we agree is inaccurate, out of date or incomplete.

We do not charge for receiving a request for access or for correction of personal information but in some cases we may impose a charge to cover our reasonable expenses incurred in providing access to you.

In some limited cases, we may need to refuse access to your information or refuse a request for correction. We will advise you as soon as possible after your request if this is the case and the reasons for our refusal.

What happens if you want to complain?

If you have concerns about whether we have complied with the Privacy Act, the Australian Privacy Principles or this Privacy Policy, you may lodge a complaint by writing to the RentCover Privacy Officer using the following postal address or email address:

Privacy Officer
RentCover Underwriting Agency Pty Ltd
PO Box 879
HAWTHORN VIC 3122

privacyofficer@rentcover.com.au

We will try to respond with a decision within 30 days of you making the complaint.

If your complaint is not resolved, you may refer your complaint to the Australian Financial Complaints Authority (AFCA) who can be contacted by phone at 1800 931 678, by email at info@afca.org.au or by post at Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001. Alternatively you can refer your complaint to the Office of the Australian Information Commissioner who can be contacted by phone at 1300 363 992, by email at enquiries@oaic.gov.au, or by post at GPO Box 5218, Sydney NSW 2001.

Updating this Privacy Policy

We may update this Privacy Policy at any time by publishing it on our website.

Tell us what you think

We welcome your questions and comments about privacy. If you have any concerns or complaints, please contact us at the contact details given above.

Effective: 1 November 2018.