

Suncorp and AAI (Austbrokers Life Solutions) Privacy Statement



Your privacy is important

Suncorp Life & Superannuation Limited
ABN 87 073 979 530, AFSL 229880 (Suncorp) and
AAI Limited ABN 48 005 297 807, AFSL 230859 (AAI)
are members of the Suncorp Group, which we'll refer
to simply as "the Group". In this Privacy Statement all
references to "We/Us/Our" mean Suncorp and AAI.

Why do we collect personal information?

Personal information is information or an opinion
about an identified individual or an individual who is
reasonably identifiable. We collect personal information
so that we can:

- identify you and conduct appropriate checks
- understand your requirements and set up, administer
and manage our products and services
- determine eligibility for a family discount where
applicable
- manage and administer underwriting and claims,
including any investigation and assessment of claims
- manage, train and develop our employees and
representatives
- manage complaints and disputes, and report to
dispute resolution bodies, and

- get a better understanding of you, your needs,
your behaviours and how you interact with us, so
we can engage in product and service research,
development and business strategy including
managing the delivery of our services and products
via the ways we communicate with you.

What happens if you don't give us your personal information?

If we ask for your personal information and you don't
give it to us, we may not be able to provide you with any,
some, or all of the features of our products or services.

How we handle your personal information

We collect your personal information directly from you
and, in some cases, from other people or organisations.
We also provide your personal information to other
related companies in the Group, and they may disclose
or use your personal information for the purposes
described in 'Why do we collect personal information?'
in relation to products and services they may provide
to you. They may also use your personal information
to help them provide products and services to other
customers.

Under various laws, we may be authorised or required
to collect your personal information. These laws include
the, Corporations Act 2001, Autonomous Sanctions

Act 2011, Income Tax Assessment Act 1997, Income Tax Assessment Act 1936, Income Tax Regulations 1936, Tax Administration Act 1953, Tax Administration Regulations 1976, A New Tax System (Goods and Services Tax) Act 1999 Australian Securities and Investments Commission Act 2001; and Life Insurance Act 1995 as those Acts are amended and any associated regulations. From time to time other Acts may require, or authorise us to collect your personal information.

We will use and disclose your personal information for the purposes we collected it as well as purposes that are related, where you would reasonably expect us to. We may disclose your personal information to and/or collect your personal information from:

other companies within the Group and other trading divisions or departments within the same company (please see our Privacy Policy for a list of brands/companies)

- hospitals and medical, health or wellbeing professionals
- other insurers, reinsurers, insurance investigators and claims or insurance reference services, loss assessors, financiers
- a third party that we've contracted to provide financial services, financial products or administrative services – for example:
 - information technology providers
 - print/mail/digital service providers
 - marketing agencies and other marketing services
 - imaging and document management services,
- a third party claimant or witnesses in a claim
- third parties authorised by you
- policy or product holders or others who are authorised or noted on the policy as having a legal interest, including where you are an insured person but not the policy or product holder
- the Financial Ombudsman Service (FOS) Australia or any other external dispute resolution body
- legal and any other professional advisers or consultants such as accountant;

- customer, product, business or strategic research and development organisations
- data warehouse, strategic learning organisations, data partners, analytic consultants
- social media and other virtual communities and networks where people create, share or exchange information
- government, statutory or regulatory bodies and enforcement bodies, and
- any of our Group joint ventures where authorised or required
- any intermediaries, including your agent, adviser, a broker, representative or person acting on your behalf, other Australian Financial Services Licensee or our authorised representatives, advisers and our agents;
- in the case of a relationship with a corporate partner, the corporate partner.

We'll use a variety of methods to collect your personal information from, and disclose your personal information to these persons and organisations, including written forms, telephone calls and via electronic delivery. We may collect and disclose your personal information to these persons and organisations during the information life cycle, regularly, or on an ad hoc basis, depending on the purpose of collection.

Collection of personal information for use by Austbrokers Life

Any information collected may be provided to Austbrokers Life Pty Ltd ABN 23 614 273 915, AFSL 491816 (Austbrokers Life), which may use it to: develop, market and offer its products and services (and those of its related bodies corporate and third parties that it has an association with), to you; administer any such products or services provided; and improve its services and products.

Overseas Disclosure

Sometimes, we provide your personal information to – or get personal information about you from – persons located overseas, for the same purposes as in ‘Why do we collect personal information?’

The countries we usually disclose your personal information to have been outlined on our website suncorpgroup.com.au/privacy or you can give us a call and we will provide you a copy.

From time to time, we may need to disclose your personal information to, and collect your personal information from, other countries not on this list. Nevertheless, we will always disclose and collect your personal information in accordance with privacy laws.

Your personal information and our marketing practices

Every now and then, we and any related companies that use the Suncorp brand might let you know – including via mail, SMS, email, telephone or online – about news, special offers, products and services that you might be interested in. We will engage in marketing unless you tell us otherwise. You can contact us to update your marketing preferences at any time.

In order to carry out our direct marketing we collect your personal information from and disclose it to others that provide us with specialised data matching, trending or analytical services, as well as general marketing services (you can see the full list of persons and organisations under ‘How we handle your personal information’). We may also collect your personal information for marketing through competitions.

We, and other people who provide us with services, may combine the personal information collected from you or others, with the information we, or companies in our Group, or our service providers already hold about you. We may also use online targeted marketing, data and audience matching and market segmentation to improve advertising relevance to you.

How to access and correct your personal information or make a complaint

You have the right to access and correct your personal information held by us and you can find information about how to do this in the Suncorp Group Privacy Policy.

The Policy also includes information about how you can complain about a breach of the Australian Privacy Principles and how we’ll deal with such a complaint. You can get a copy of the Suncorp Group Privacy Policy. Please use the contact detail in Contact Us.

Contact us

For more information about our privacy practices including overseas disclosure or to tell us about your marketing preferences you can contact us:

- Suncorp 13 11 55
- suncorplife@suncorp.com.au
- suncorp.com.au/privacy

How to contact us



Call
13 11 55



Online
suncorp.com.au



Local
store