

Privacy Policy

Current as of 5 August 2014

Cerberus Special Risks is committed to protecting your privacy in accordance with the *Privacy Act 1988* (Cth). This policy describes our current policies and practices in relation to the management of your personal information.

What personal and sensitive information do we collect and hold?

The personal information we may collect and hold includes your name, age, gender, contact details, employment history, bank account and credit card details, and, if applicable, any information we receive through our complaints process. The sensitive information we may collect may include health information, such as information about your medical conditions and treatment.

How do we collect and hold your personal and sensitive information?

We collect your personal and sensitive information in various ways. These include when you submit an enquiry through our website or request information from us, enter into any competitions or promotions we may run, when you submit an application for insurance or make a claim. Your personal information may also be collected when you browse our website (or associated websites), use our mobile apps or when you speak with us by telephone or through social media networks.

In most circumstances we will only collect your personal and sensitive information from you, unless it is unreasonable or impracticable to do so, and will only collect your sensitive information with your consent, unless we are legally required or authorised to do otherwise. We may also collect your personal or sensitive information from third parties including those authorised by you such as your family members, travelling companions, doctors, hospitals and medical service providers, as well as from others we consider necessary including our service providers, partners, associates, those who investigate and manage claims, and government entities.

When you give us personal and/or sensitive information about other individuals, we and our agents rely on you to have made or make that individual aware of the matters contained in our Privacy Notice, including:

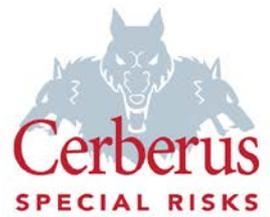
- that you will or may provide their information to us, and how to contact us;
- of the types of third parties to whom the information may be provided;
- of the relevant purposes for which we and the third parties will collect, use and disclose it;
- that we have a privacy policy and where this is located; and
- how they can request access and correct their information, or make a complaint.

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

We strive to protect the privacy and security of the personal and sensitive information we hold through the use of encryption, security access, firewalls and computer security systems. We have physical, electronic and procedural safeguards to protect your personal and sensitive information which is held by us, and access to information stored electronically is restricted to staff whose positions require access to this. We may also use third party data storage providers and servers to store your personal information.

We use the very latest, industry standard Secure Socket Layer (SSL) technology. This technology encrypts the information about you that is entered on our website, prevents other computers impersonating your computer and prevents third parties reading or changing your information as it travels over the internet.

When you use our mobile apps, certain details about your travel insurance policy (such as your name, age, destination and travel dates) are retrieved from our servers and stored locally on your mobile device. We also collect your personal information when you submit an application for travel insurance through the app. Any



personal information we collect through the app is not stored on the device or within the app itself but is transmitted to our servers using SSL technology.

We will only hold your personal information for as long as necessary for any purpose for which it may be used or disclosed, or to comply with any legal or ethical reporting or retention requirements. Where personal information is no longer needed by us for any purpose and as soon as the law permits, we will use secure methods to destroy or de-identify that information.

For what purposes do we collect, hold, use and disclose your personal information?

We collect personal information and, in certain circumstances, sensitive information from you and others to enable us to provide you with a quote and to arrange and manage your travel insurance and insurance related services.

Any personal information you provide is used by us to evaluate and arrange your travel insurance. We also use it to administer and provide the insurance related services. These include providing you with emergency assistance, managing, processing and investigating claims as well as managing your and our rights and obligations in relation to the insurance. We may also collect, use and disclose it for product development, marketing, competitions, research, IT systems maintenance and development, recovery against third parties and for any other purposes with your consent or where authorised by law.

We may occasionally notify you by email or other methods about our services, products, special offers, contests, events or articles we think will be of interest to you. If you would rather not receive this information, you can opt out by using the unsubscribe facility included in all our marketing correspondence, or by contacting us directly.

Will we disclose the information we collect to anyone?

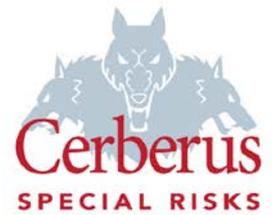
Your personal and sensitive information may be disclosed to third parties in Australia or overseas involved in the above processes, such as:

- travel agents, consultants and travel insurance providers;
- your and our agents, insurance intermediaries, and our representatives;
- insurers and reinsurers;
- claims handlers, investigators, and cost containment providers;
- service providers and contractors, including IT service providers and medical and health service providers;
- legal and other professional advisers;
- law enforcement, regulatory and government entities and courts where we are legally required or authorised to do so; and
- our related companies.

Some of the parties referred to above may be located in countries such as the United Kingdom and the United States of America. There may be certain circumstances that require disclosure of your personal and sensitive information to other countries in order for us to be able to provide insurance related services to you.

How you can access the personal information that we hold about you, and seek correction of such information

You can seek access to and request correction of your personal and sensitive information held by us by sending us a written request and enough information to allow us to identify the information. You may not access or correct personal or sensitive information of others unless you have been authorised by them or otherwise under law, or unless they are your dependants under 16 years. In cases where we do not agree to give you access to or to correct your personal information, we will give you reasons why.



We do not charge you for making a request to access or correct your personal information, however we may charge an administration fee for providing you with access to your personal and sensitive information.

Circumstances where you can deal with us anonymously or using a pseudonym

Where possible, you have the option of not identifying yourself or using a pseudonym when you deal with us. For example, you can make general enquiries on our website, call us to ask questions about the products we offer, or obtain a basic indicative quote without identifying yourself or by using a pseudonym. However, we require you to provide us with your personal information in order for us to process your application for, and to provide you with, our products and services.

What other types of information do we collect and how do we use it?

Anonymous Data

We use technology to collect anonymous information about the use of our website. For example, when you browse our website, we log your IP address, the date and time of your visit, any pages or links visited and the type of browser used. This information is used for statistical purposes, improving the content and functionality of our website, and to prevent misuse of our systems.

Cookies

We use “cookies” which are small pieces of information that our web page transfers to your computer’s hard drive for statistical purposes. 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. Cookies by themselves cannot be used to discover the identity of the user. Cookies collect anonymous data about the usage of our website, allowing us to recognise your computer when you return in the future, and where our website needs to retain information from one page to the next, in order to increase the functionality and user experience on our website and to prevent misuse of our systems. Other information that is tracked by use of cookies includes the URL that you have come from and any pages or links visited, the date and time of your visit, the browser used and your IP address.

What if you don’t provide some information to us?

If you do not agree to the above or will not provide us with personal and, in certain circumstances, sensitive information, we cannot process your application, issue you with a policy or provide you with our services or products.

How you can contact us or make a complaint

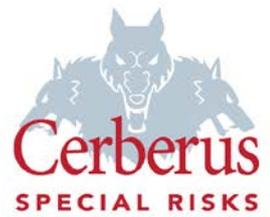
If you have any concerns about how we manage your personal information or believe your privacy may have been prejudiced, you can make a complaint about the matter. You should first contact us with your complaint by phone or in writing (including by email) using the address below. We will investigate the matters raised and respond to you within a reasonable period.

If you have any queries in relation to this privacy policy, or if you would like to request access to, or correction of your personal information then please contact us at:

Privacy Officer
PO Box A975
South Sydney NSW 1235

Email: privacy@cerberusrisks.com
Phone: 1300 625 229

If we are unable to resolve the matters raised by you, you may refer the matter to the Financial Ombudsman Service. You can contact them at:



The Financial Ombudsman Service Limited
GPO Box 3, Melbourne VIC 3001
Phone: 1300 780 808
Web: www.fos.org.au

Where you remain dissatisfied with their response, you may direct your complaint to the Privacy Commissioner in writing:

Office of the Australian Information Commissioner
GPO Box 5218
Sydney NSW 2001

For more information about privacy in general, you can refer to the Privacy Commissioner's web site:

<http://www.oaic.gov.au>

This privacy policy may be revised from time to time in light of any changes or developments in the services and products we provide, or where the privacy legislation changes. We will provide the updated privacy policy on our website.