

GIO WORKERS COMPENSATION PRIVACY STATEMENT

New South Wales – for use with Claims

In NSW AAI Limited trading as GIO is an agent for the Workers Compensation Nominal Insurer. AAI Limited is a member of the Suncorp Group, which we'll refer to simply as "the Group".

Why do we collect personal information and health information?

Personal information is information or an opinion about an identified individual or an individual who is reasonably identifiable. Health information is a type of 'personal information' which may include information about an individual's physical or mental health or disability.

We collect personal information and health information so that we can:

- identify individuals and conduct appropriate checks;
- administer and manage our products and services and systems, including the management and administration of claims, recoveries and settlements;
- assess and investigate claims;
- seek recovery due to any claim we or our customers may have against another party;
- engage with medical professionals and other treatment, rehabilitation and care providers regarding a claim;
- engage with employers of injured workers;
- provide personal and health information to regulators including the State Insurance Regulatory Authority and the Workers Compensation Nominal Insurer;
- manage, train and develop our employees and representatives;
- manage complaints and disputes, and report to dispute resolution bodies; and
- get a better understanding of individuals, their needs, their behaviours and how they 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.

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

If we ask for an individual's personal information and health information and they don't give it to us, we may not:

- be able to assess, investigate or manage the claim; or
- provide the claimant and/or our customers with any or all entitlements under the policy.

How do we comply with our privacy obligations?

Under various laws we will be (or may be) authorised or required to collect personal information and health information. These laws include the Privacy and Personal Information Protection Act 1998 (NSW) (PIPP Act), the Health Records and Information Privacy Act 2002 (NSW) (HRIP Act), Privacy Act 1988 (Privacy Act), Anti-Money Laundering and Counter-Terrorism Financing Act 2006, Personal Property Securities Act 2009, Corporations Act 2001, Autonomous Sanctions Act 2011, Workers Compensation Act 1987(NSW), Income Tax Assessment Act 1997, Income Tax Assessment Act 1936, Taxation Administration Act 1953, A New Tax System (Goods and Services Tax) Act 1999 and the Australian Securities and Investments Commission Act 2001, as those laws are amended and includes any associated regulations.

The Australian Privacy Principles (under the Privacy Act), the Information Protection Principles (under the PIPP Act) and the Health Privacy Principles (under the HRIP Act) govern how we collect, use, store and disclose personal and health information. We are transparent and open in the way we collect personal information and health information and we only collect this information for the purposes outlined in "Why do we collect personal information and health information?"

We take our privacy obligations seriously and we will take reasonable steps to protect personal information and health information from misuse, interference and loss, as well as unauthorised access, modification or disclosure which may include:

- limiting physical access to our premises;
- restricting electronic and physical access to personal information and health information we hold;
- having in place stand-by systems and information backups to deal with major business interruptions;
- maintaining technology security products;
- requiring any third-party providers to have acceptable security measures to keep personal information and health information secure; and
- destroying or de-identifying personal information and health information pursuant to the law and our record retention policies.

For more information on how we protect personal information and health information please refer to our Group Privacy Policy.



How we handle personal information and health information

We collect personal information and health information directly from relevant individuals and, in some cases, from other people or organisations. We also provide personal information and health information to other related companies in the Group, and they may disclose or use personal information and health information for the purposes described in 'Why do we collect personal information and health information?' in relation to products and services they may provide. They may also use personal information and health information to help them provide products and services to other customers, but they'll never disclose personal information and health information to another customer without consent from the relevant individual.

We will use and disclose personal information and health information:

- if an individual has made a workers compensation claim, in accordance with consent(s) that they have signed in connection with the claim – including for example consent provided in an injury claim form or in a certificate of capacity. If we manage one or more claims in respect of the individual, then we will have access to all these claim records for the purposes of managing each of these claims;
- for the purposes we collected it as well as purposes that are related, where it would reasonably be expected for us to do so;
- where the relevant individual has been put on notice by us through this privacy statement or otherwise that their personal information or health information may be disclosed; or
- if it is necessary to do so to prevent or lessen a serious and imminent threat to someone's life or health.

We may disclose an individual's personal information and health information to and/or collect an individual's personal information and health information from:

- the insured, policy or product holder;
- other companies within the Group and other brands within the same company (please see our Group Privacy Policy for a list of brands/companies);
- any of our Group joint ventures where authorised or required;
- customer, product, business or strategic research and development organisations;
- data warehouse, strategic learning organisations, data partners, analytic consultants;
- publicly available sources of information;
- a third party that we've contracted to provide services, including but not limited to, information technology providers, claims management service providers, auditors, legal, accountants, finance professionals or consultants;
- any intermediaries or a person acting on an individual's behalf;
- our representatives or agents;
- government, statutory or regulatory bodies and enforcement bodies;
- any external dispute resolution body;
- other insurers, reinsurers, insurance investigators and claims or insurance reference services, loss assessors, financiers;

- hospitals and, medical, health or wellbeing professionals;
- debt collection agencies; and
- any other organisation or person, where the relevant individual has asked them to provide the individual's personal information and health information to us or asked us to obtain personal information from them, e.g. the relevant individual's partner, spouse, parent or guardian.

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

Overseas disclosure

Sometimes, we need to provide your personal information and health information to – or get personal information and health information about you from – persons or organisations located overseas, for the same purposes as in 'Why do we collect personal information and health information?' The complete list of countries is contained in our Group Privacy Policy, which can be accessed at www.gio.com.au/privacy, or you can call us for a copy.

From time to time, we may need to disclose your personal information and health information to, and collect your personal information and health information from, other countries not on this list. Nevertheless, we will always disclose and collect your personal information and health information in accordance with the PIPP Act, HRIP Act and the Privacy Act.

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

The PIPP Act, HRIP Act and the Privacy Act ensure that individuals have the right to access and correct their personal information and health information held by us and you can find information about how to do this in the Group Privacy Policy. The PIPP Act, HRIP Act and the Privacy Act provide for specified circumstances where access may be refused. We will provide reasons for any refusal in writing.

The Policy also includes information about how you can complain about a breach of the privacy laws and how we'll deal with such a complaint. You can get a copy of the Group Privacy Policy. Please use the contact details in Contact Us.

Contact us

For more information about our privacy practices including accessing or correcting your personal information and health information, making a complaint, or obtaining a list of overseas countries you can:

- Visit www.gio.com.au/privacy.
- Speak to us directly by phoning one of our Sales & Service Consultants on: 13 10 10 or
- Email us at wc.complaints@suncorp.com.au