

# Privacy Statement

## Issued by:-

AAI Limited ABN 48 005 297 807 trading as GIO (“GIO”) is a member of the Suncorp Group, which we’ll refer to simply as “the Group”.

## 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
- assess, manage and investigate motor vehicle accident claims, liability claims, property claims, and miscellaneous claims;
- manage, train and develop our employees and representatives;
- report to government agencies; and
- manage complaints and disputes, and report to dispute resolution bodies.

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

It is your choice whether you provide your personal information to us however, without your personal information, we may not be able to assess, and manage or investigate a claim.

## How we handle your personal information

We collect your personal information directly from you and, in some cases, from other people or organisations. We may 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?”

Under various laws we will be (or may be) authorised or required to collect your personal information. These laws include the Anti-Money Laundering and Counter-Terrorism Financing Act 2006, Personal Property Securities Act 2009, 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, and A New Tax System (Goods and Services Tax) Act 1999, as those laws are amended and includes any associated regulations.

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 (to see a list of our brands/companies, visit our website at [www.gio.com.au/privacy](http://www.gio.com.au/privacy));
- any of our Group joint venture partners where authorised or required;
- data partners;
- publicly available sources of information;
- a third party that we’ve contracted to provide financial services or administrative services – for example:
  - information technology providers,
  - administration or business management services, consultancy firms, auditors and business management consultants,
  - claims management service providers

- print/mail/digital service providers, and
  - imaging and document management services;
- 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;
- a third party claimant or witnesses in a claim;
- accounting or finance professionals and advisers;
- government, statutory or regulatory bodies and enforcement bodies;
- in the case of a relationship with a corporate partner, the corporate partner and any new incoming insurer;
- the Financial Ombudsman Service or any other external dispute resolution body;
- other insurers, reinsurers, insurance investigators and claims or insurance reference services, loss assessors, financiers;
- legal and any other professional advisers or consultants;
- hospitals and, medical, health or wellbeing professionals;
- debt collection agencies;
- any other organisation or person, where you've asked them to provide your personal information to us or asked us to obtain personal information from them, eg your mother.

We'll use a variety of methods to collect your personal information from, and disclose your personal information to, these persons or 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.

## **Overseas Disclosure**

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

The countries we usually disclose your personal information to are China, India and the Philippines.

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.

## **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 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 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, making a complaint, or obtaining a list of overseas countries you can:

: Visit [www.gio.com.au/privacy](http://www.gio.com.au/privacy)

: Speak to us directly by phoning 1800 882 169