Privacy Statement

MAI Insurance

Privacy is important…

…especially when you consider the number of ways we communicate and interact these days. That's why we've put together this statement. It explains how we collect, hold, use and disclose your personal information and who we share it with.

And because it's guided by privacy laws, you can be sure it takes your rights seriously.

Above all, this statement is your assurance that we never take your privacy for granted and always take the utmost care in protecting your personal information.

AAI Limited trading as GIO is the issuer of your Motor Accident Injuries Insurance (MAI Insurance) product and 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 we can:

- identify you and conduct appropriate checks
- understand your requirements and provide you with a product or service
- set up, administer and manage our products and services and systems, including the management and administration of underwriting and claims
- assess and investigate any claims you make under one or more of our products
- manage, train and develop our employees and representatives
- manage complaints and disputes, and report to dispute resolution bodies
- manage and administer MAI Insurance requirements, 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 assess, investigate or manage the claim
- provide you and/or our customers with any or all entitlements under the policy, or
- 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, but they'll never disclose your personal information to another customer without your consent.

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, Road Transport (Third-Party Insurance) Act 2008 (ACT), Motor Accident Injuries Act 2019 (ACT), Income Tax Assessment Act 1997, Income Tax Assessment Act 1936, Taxation Administration Act 1953, A New Tax System (Goods and Services Tax) Act 1999, Privacy Act 1988 (Cth),* 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:

- the claimant, insured, policy or product holder
- other companies within the Group and other trading divisions or departments within the same company (please see our Group Privacy Policy for a list of brands/companies)

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- 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 or analytic consultants
- social media and other virtual communities and networks where people create, share or exchange information
- publicly available sources of information
- clubs, associations, member loyalty or rewards programs and other industry relevant organisations
- a third party we've contracted to provide financial services, financial products or administrative services – for example:
  - information technology providers
  - administration, actuarial, insurance or business management services consultancy firms, auditors and business management consultants
  - marketing agencies and other marketing service providers
  - 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
- 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
- in the case of a relationship with a corporate partner such as a bank or a credit union, the corporate partner and any new incoming insurer
- the Australian Financial Complaints Authority or any other external dispute resolution body
- credit reporting agencies
- other insurers, reinsurers, insurance investigators and claims or insurance reference services, loss assessors or financiers
- legal and any other professional advisers or consultants
- hospitals and medical, health or wellbeing professionals
- debt collection agencies, and
- 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 parent.

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.

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 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 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 GIO 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 and by purchasing contact lists.

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 details in 'Contact us'.

Contact us

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

- Visit www.gio.com.au/privacy
- Speak to us directly by phoning 13 10 10
- Email us at actmaiinsurance@gio.com.au