

Insurance issued by AAI Limited ABN 48 005 297 807 AFS Licence No. 230859 trading as Vero Insurance. In arranging insurance, Terri Scheer Insurance Pty Ltd ABN 76 070 874 798 AFS Licence No. 218585 (“Terri Scheer”) acts under authority given to it by Vero Insurance. Both Vero and Terri Scheer are members 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;
- ◆ administer and manage our products and services and systems, including the management and administration of underwriting and claims, recoveries and settlements;
- ◆ assess and investigate any claims made by our customers under their policies;
- ◆ assess and investigate any claims made by you against one of our customers;
- ◆ seek recovery from you due to any claim we or our customers may have against you;
- ◆ 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 assess, investigate or manage the claim; or
- ◆ provide you and/or our customers with any or all entitlements under the policy.

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. 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, 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 and the Australian Securities and Investments Commission Act 2001, 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 (please see our Group Privacy Policy for a list of brands/companies);
- ◆ any of our Group joint ventures where authorised or required;
- ◆ the insured, policy or product holder;
- ◆ 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 financial services, financial products or administrative services – for example:
 - ◆ information technology providers,
 - ◆ administration 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;
- ◆ Real estate agents, Onsite Managers and Letting agents;
- ◆ 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;
- ◆ accounting or finance professionals and advisers;
- ◆ government, statutory or regulatory bodies and enforcement bodies;
- ◆ the Financial Ombudsman Service Australia or any other external dispute resolution body;
- ◆ credit reporting agencies;
- ◆ 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, e.g. 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?'

Visit www.terrischeer.com.au/privacy, or 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.

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, 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.terrischeer.com.au/privacy;
- ◆ Speak to us directly by phoning one of our claims consultants on 1800 804 016;
- ◆ Email us at privacyaccessrequests@terrischeer.com.au