



General Insurance Collection Statement

We are HBF Health Limited ABN 11 126 884 786. At HBF, we exist to deliver for our members in the moments that matter. We achieve this by providing our members with products and services including arranging HBF branded general insurance products. References to 'HBF', 'HBF Group', 'us', 'we' or 'our' include all businesses and subsidiaries owned by HBF Health Limited.

HBF is an authorised representative of our insurance partner Insurance Australia Limited ABN 11 000 016 722, trading as CGU Insurance (**CGU**), which issues the HBF branded general insurance products distributed by HBF.

As an Australian business, HBF is required to comply with the *Privacy Act 1988* (Cth) (**Privacy Act**) which includes the Australian Privacy Principles.

What is personal information?

"Personal information" is defined in the Privacy Act as information or an opinion about an individual, or an individual who is reasonably identifiable, whether the information or opinion is true or not, or is recorded in a material form or not. It includes information such as your name, age, gender, address, contact details, health and other sensitive information.

Collection and use of your personal information

HBF collects and uses your personal information to provide you with HBF branded general insurance (such as travel insurance, motor vehicle insurance, home insurance, landlords insurance, boat insurance and caravan insurance), including to:

- verify your identity;
- manage our ongoing relationship with you;
- provide you with our products and services;
- assist our general insurance partner to issue, renew and administer general insurance policies, including processing of premium payments;
- identify if any discounts are applicable in relation to any HBF policies taken out by you;
- assist other insurers who may pay claims with respect to general insurance policies arranged by us when managing claims made by you on your policy;
- keep you informed of potential high-risk insurance events;
- manage, review, develop and improve general insurance products distributed by HBF;
- provide you with access to smartphone applications and website portals in relation to managing your general insurance policy and your relationship with us;
- conduct market research, marketing campaigns, targeted marketing and feedback campaigns to improve the effectiveness of marketing activities, the member experience and the products and services HBF offers;
- contact you (via mail, email, phone or SMS) in relation to our community events, member initiatives and other products or services we think may be of interest to you, including the products or services of third parties during the period you have a relationship with HBF and after you cease purchasing any products or services from or through HBF, subject to relevant laws;
- manage, review, develop and improve our business and operational processes and systems, including training of our personnel, provided by us or by other parties on our behalf;
- verify any commission payable to us by CGU;
- manage and resolve any legal matters, complaints or issues;
- prevent, detect and follow up fraudulent or invalid claims or misrepresentations;
- ensure our records are consistent and accurate;
- meet legislative requirements relating to general insurers; and
- perform any of our other functions and activities relating to our general insurance business.

We may collect your personal information from you or a person authorised to provide it on your behalf. Your personal information may also be collected from other companies in HBF Group (in order to, amongst other things, investigate potential fraudulent claims and misrepresentations), CGU (as the issuer of general insurance products) or a third party (for example, a broker or an external consultant dealing with the assessment or investigation of claims). HBF also engages third parties to carry out functions on behalf of HBF (such as claims administration and claims advice) and these parties may collect your personal information from you and disclose it to HBF.

If you do not provide the personal information requested by HBF, we may not be able to meet your general insurance needs. There are also requirements under the *Insurance Contracts Act 1984* (Cth) that you disclose to HBF all material information, and information which a reasonable person in the circumstances, would consider material. This may require you to provide personal information in relation to a general insurance product you hold with HBF, which may have consequences in relation to any general insurance policy you hold or claims under it.

Disclosure of your personal information

In order to carry out the activities described in this statement, HBF may disclose your personal information to CGU. HBF may also disclose your personal information to:

- other companies in HBF Group;
- third parties who refer your business to us;
- our service providers (who may provide some services directly to you on our behalf) including, mailhouses, market researchers and digital marketing partners, manufacturers of membership cards, claim administrators, claim auditors, claim advisers, our membership management service providers and IT support (including by way of cloud computing);
- our professional advisors;
- payment system operators and financial institutions;
- an external consultant dealing with the assessment or investigation of claims;
- persons authorised by you, including other persons covered by your general insurance membership, your agents and professional advisors, such as legal practitioners;
- in relation to travel insurance applications, medical assessors;
- regulatory bodies and government agencies (such as the Australian Prudential Regulation Authority);
- potential or actual buyers of our assets or business; and
- other parties to whom we are authorised or required by law to disclose information.

Disclosing your personal information overseas

HBF may disclose your personal information to overseas recipients in the circumstances set out in this document. At your request, we may disclose your personal information to overseas recipients if you take out travel insurance, where you consent, or if the disclosure relates to your travel insurance policy (including to an overseas travel agent, overseas travel helpline or overseas health service provider in the country you are travelling to, or are travelling in).

Generally, HBF uses systems and customer teams located within Australia. However, HBF may also use service providers who store personal information overseas. This means personal information may be transferred as part of commercial arrangements between HBF and its service providers. Service providers located overseas may also be able to access your personal information which is stored in Australia.

At the time of the publication of this statement, the territories in which HBF either transferred or intended to transfer personal information may include the United States, United Kingdom and Canada. A list of countries in which information may be located is available on our website.

Also, as part of its direct digital marketing campaigns we may disclose personal information, such as your email address, overseas to social media platforms and other digital content operators.

Service Related Communications

Where you provide us with an email address or use our member web portal myhbf, we send most service-related communications to you by email or by the member portal. Where we do not have an email address for you we may contact you by direct mail or SMS. Service related communications are the essential things you need to know about your cover, such as when a policy is due for renewal. You can manage how we communicate with you by contacting us as detailed in the previous section.

Access to your information and contacting us

HBF will allow you to access and correct personal information we hold about you as required by law. If you have any queries about how HBF handles your personal information, or would like to request access to that information, please contact us:

- By mail - HBF Privacy Officer, GPO Box C101, Perth WA 6839; or
- By telephone - 133 423.

If you have any concerns or complaints about the manner in which your personal information has been collected or handled by HBF, please contact the Privacy Officer using the details above.

Our Privacy Policy (available at www.hbf.com.au) contains further information about how HBF generally handles your personal information including:

- how you can access and correct personal information we hold about you; and
- how you can submit a privacy complaint to HBF and how HBF will deal with your complaint.