



General Insurance Collection Statement

We are HBF Health Limited ABN 11 126 884 786, references to HBF 'us', 'we' or 'our' include HBF and other business names, and where the context requires the 'HBF Group', which are wholly owned subsidiaries and any other related entities of HBF Health Limited, collectively referred to as **HBF**. HBF is an authorised representative of, and also acts under a binder from, Insurance Australia Limited ABN 11 000 016 722, trading as CGU Insurance (**CGU**), the issuer of general insurance products distributed by HBF.

At HBF we comply with the *Privacy Act 1988* (Cth) (**Privacy Act**). We respect the privacy of your personal information. We process personal details on a daily basis and are committed to ensuring that the privacy and security of personal information remains protected. Personal information is 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 your name, age, gender and contact details as well as your sensitive information (which includes health information).

Collection, use and disclosure of your personal information

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

- decide whether CGU issues a general insurance policy, and if so, on what terms;
- identify if any discounts are applicable in relation to any HBF policies taken out by you;
- manage our ongoing relationship with you;
- assist CGU in managing any claims made by you;
- keep you informed of potential high-risk insurance events;
- process payments in respect of your premium;
- manage, review, develop and improve general insurance products issued by CGU and related services of CGU and 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 that informs the strategic direction of HBF, the effectiveness of marketing activities, the member experience and the products and services HBF and CGU offer;
- 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;
- resolve any legal and/or commercial complaints or issues;
- prevent, detect and follow up fraudulent or invalid claims or misrepresentations;
- meet legislative requirements relating to general insurers; and
- perform any of our other functions and activities relating to our general insurance business.

HBF Health Limited may collect your Information from you or a person authorised to provide us this Information on your behalf. Your Information may also be collected from any of the 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 Information from you and pass this Information to HBF.

In order to carry out the purposes described in this statement, HBF may disclose your Information to CGU. HBF may also disclose your Information to:

- any of the 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 at your request or with your consent;
- 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);
- parties involved in a prospective or actual transfer of any part of our assets or business; and
- other parties to whom we are authorised or required by law to disclose information.

These third parties may also collect Information directly from you.

HBF may transfer your Information overseas in the circumstances set out in this document. At your request, we may disclose your Information overseas if you take out travel insurance, where you consent to HBF transferring your Information overseas, where this transmission directly 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.

HBF also sometimes use service providers who, either host or store personal information overseas. This means HBF may transfer Information about you between countries to those service providers for the purposes described in this statement. HBF may also transfer some of your personal information (such as your email address) to overseas social media platforms and other digital content operators (predominantly located in the USA) to market HBF digital content to you online.

In the event HBF transfers your Information outside Australia, we will comply with the requirements of the Privacy Act that relate to transborder data flows.

If you do not provide Information requested of you to HBF, we may not be able to meet your general insurance needs. There are 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.

Marketing

HBF may use your Information to contact you (including by telephone, text message, direct mail, email and online advertising) in relation to other products or services we think may be of interest to you. This may include our own products and services, the products or services of the HBF Group or the products or services of third parties. By way of example, HBF may contact you in relation to a private health insurance offering that we think may be of interest to you.

Personal information is shared between the HBF Group. The HBF Group may use your personal information to contact you (including by telephone, direct mail, text message, email and online advertising) in relation to their products or services or the products or services of third parties.

HBF and the HBF Group may contact you about products and services we think may be of interest to you during the period you hold a general insurance product distributed by HBF and after you cease such general insurance cover.

HBF may also use your Information (in conjunction with social media platforms and digital content operators) to market HBF digital content to you online. Participation in general digital marketing campaigns (such as surveys, website analytics, online behavioural advertising) may depend upon the privacy settings selected within applications and devices you use to access websites and other on-line content.

You may opt-out of receiving some or all direct marketing information (including direct digital marketing) from HBF and its related bodies corporate at any time by:

- calling us on **133 423**;
- emailing us on hello@hbf.com.au;
- changing your preference at myHBF.com.au;
- selecting the option to unsubscribe on a form when you apply for a product or service.

Please allow five working days for your request to be actioned.

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 text message. 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 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.