

Privacy Policy

Current as at 26 August 2005.

This Privacy Policy explains how St Andrew's Australia Pty Ltd ABN 96 105 176 234 and/or its wholly owned subsidiaries collect, use and disclose personal information. The reference to "St Andrew's", "we", "us" or "our" means St Andrew's Australia Pty Ltd ABN 96 105 176 234 and its wholly owned subsidiaries, where applicable, as the entity that collects or on whose behalf your personal information is collected.

"Personal information" is information about and which identifies individuals. We are bound by the Privacy Act 1988 (Cth) and the National Privacy Principles (NPPs) and are committed to protecting personal information we may hold at any time in respect of any individual, in accordance with those requirements.

It is important that you read and understand this Privacy Policy.

Purposes for which we collect and use personal information

We will not ordinarily collect any information about you except where you provide it to us or it is provided to us with your authority. We collect personal information directly from you through forms you fill out when applying for our products and services and also when you make a claim under an insurance policy or through your ongoing interaction with us such as having a [review] plan prepared.

As a general rule the collection of your personal information will be necessary for us to provide a product or service to you or to maintain our relationship with you. If you do not provide us with the information we request, we may not be able to provide you with the financial products and services that you have requested.

The types of personal information we collect generally includes your name, contact details including address and telephone number, information relevant to the product and service for which you are enquiring about or making application for. Taxation law also requires us to ask for your Input Tax Credit Entitlement or Tax File Number, where appropriate.

For some insurance applications (for example those involving higher value finance), we may ask you to provide answers to health questions. We realise that this is often very sensitive information and we will treat it with the highest degree of security and confidentiality. Again, however, this information is required to process your application and failure to provide it will result in your application being declined. Where personal information which we collect about you is sensitive information, you nevertheless consent to its collection by us.

We may also request further information from yourself and third parties (for example, other product issuers with which you have accounts, insurance investigators, doctors and employers) to process your claim. Again, we realise the sensitive nature of some of the information and will treat it with the security and confidentiality that this warrants. You agree that we may seek and obtain personal information about you from a third party and may give personal information to a third party. If you do not provide the further information, or do not authorise us to collect it from, or disclose to the third parties, then we may not be able to provide you with the financial products and services you have requested or, in relation to insurance products, we may not be able to process your claim .

You agree that personal information about you (which may at any time be provided to us in connection with a financial product or service we provide to you) can be used by us to:

- assess and provide the financial product or service you require;
- implement, establish or administer the financial product or service you require;
- identify you for any future queries you may have; and
- deal with any requests or claims you may make.

Your information is also held and used by us for the purposes of complying with legislative and regulatory requirements, considering any other application you may make to us, performing our administrative operations (including for example, accounting, risk management, staff training etc), developing and identifying products and services that may interest you and (unless you ask us not to) telling you about products and services offered by us or our affiliate companies.

Personal information about third parties

If at any time you supply us with personal information about another person, you should ensure that you are authorised to do so and you agree to inform that person who we are, that we will use and disclose that personal information for the relevant purposes set out below under the heading "Disclosure of personal information" and, that they can gain access to the information we hold about them.

Disclosure of personal information

We will not use or disclose information collected about you other than as set out in this Privacy Policy, for a purpose you would reasonably expect, a purpose required or authorised by law, a purpose otherwise disclosed to, or authorised by you.

Unless required by law, we will only disclose the personal information that we collect in the normal operations of our business where it is necessary to provide our services (or services of our alliance companies) to you. For example, we may disclose your personal information to other parties as relevant such as your financier or other agents or persons introducing you to us, our related companies, coinsurers, reinsurers, and our agents and service providers (such as auditors, IT support and mailing houses).

There may be other parties that we need to disclose your information to in the event of a claim under your policy. These include any employer, ex-employer, Government agency, claims investigators, other insurance companies, lawyers, recovery agents, hospitals, doctors, medical specialists or other health professionals.

You authorise us to disclose necessary information to related companies and to any agents, representatives, organisations or contractors who provide services to us in connection with the provision of products or services you have sought from us and for the marketing of specific products and services. You also authorise us to disclose necessary information to other organisations with which we have alliances or arrangements for the purposes of promoting our respective products and services (and including any agents, representatives or contractors used by us or our business partners in administering such an arrangement or alliance). These parties are prohibited from using your personal information except for the specific purpose for which we supply it to them.

We may, in connection with particular services we offer or provide to you, make other privacy disclosures to you or seek your authority to use your personal information in ways which are different from or more specific than those stated in this Privacy Policy. In the event of any inconsistency between the provisions of this Privacy Policy and those other disclosures, the other disclosures will prevail.

In some cases, we may need to transfer your personal information overseas. If we believe that the overseas third party is not subject to privacy obligations equivalent to those which apply to us we will seek your consent to transfer the information, except where the National Privacy Principles do not require us to do so.

Access and correction to your personal information

Subject to the provisions of the Privacy Act, you may access information which we hold about you at any time by calling us on 1300 363 159. Under certain circumstances, we may not be able to tell you what personal information we hold about you, for example where the information relates to legal proceedings with you or where we are prevented by law from disclosing the information, or providing access would prejudice certain investigations. If one of the exceptions applies, we will consider whether the use of an intermediary is appropriate and would allow sufficient access to meet the needs of both parties.

We may charge you a fee for accessing your personal information.

At St Andrew's we take reasonable steps to ensure that your personal information is accurate, complete and up-to-date. If at any time you believe that personal information that we hold about you is inaccurate, incomplete or out of date, please advise us by calling us on 1300 363 159 and we will take all reasonable steps to correct the information.

If there is a denial of access to your personal information or a dispute as to the correctness of any personal information held, we will try and provide reasons for the denial or its refusal to correct the personal information. You can ask us to associate with the information held, a statement from you claiming that the information is not correct.

Security of your personal information

We maintain strict procedures and standards and take all reasonable care to prevent unauthorised access to, and modification and disclosure of, your personal information. We will take all reasonable steps to protect your personal information from misuse and loss.

We also protect the security of your personal information when transmitted over the Internet between you and our web servers or to third parties by encrypting the data. However no data transmission over the Internet can be guaranteed as fully secure and accordingly, we cannot guarantee or warrant the security of any information you send to us using our on-line forms or products. You submit information over the Internet at your own risk.

If we no longer need or are required to hold your information, we will destroy or de-identify it.

Changes to this Privacy Policy

This statement sets out our current Privacy Policy. It replaces any of our other Privacy Policies which have been issued before the date of this Privacy Policy.

Please note that this Privacy Policy may change from time to time. Our current Privacy Policy is available from our website or by telephoning our Head Office on 1300 363 159.

We encourage you to periodically review our Privacy Policy for any changes.

Our Internet Websites

This Privacy Policy applies to our website operated by us at the following domain name, www.standrewsaus.com.au and any other website/s operated by us or on our behalf which we authorise to provide a link to this Privacy Policy.

When you use a link from a Website or from any other website to which this Privacy Policy applies, to the websites of third parties, those websites are not subject to our privacy standards. Those third parties are responsible for informing you of their own privacy policies.

If personal information about you is collected by third parties on any website you have accessed through our Websites, we may also collect or have access to that information as part of our arrangement with those third parties.

Contacting us

If you have any further questions or concerns about the way we manage your personal information, please contact:

Head Office
St Andrew's Australia Pty Ltd
PO Box 7395
Cloisters Square WA 6850
Phone: 1300 363 159
Facsimile: 1300 720 722
Email: standrews@standrewsaus.com.au

St Andrew's is committed to resolving your complaint internally and as quickly as possible. If we do not resolve your complaint to your satisfaction, you may contact the Federal Privacy Commissioner. The Commissioner's hotline service number is 1300 363 992.