



AUSTRALIAN PRIVACY POLICY

This Policy sets out how Allied World Assurance Company, Ltd (Australia Branch) (collectively with its affiliates, “Allied World”, “we”, “us” or “our”) collects, uses, stores and discloses personal information about you so that we can provide you with insurance products and services. At Allied World, we are committed to protecting the privacy of your personal information and complying with our obligations under the Australian Privacy Principles that are set out under the Australian Privacy Act 1988.

This Policy applies to current and past Allied World policyholders in Australia or other individuals whose personal information Allied World has collected in relation to services and products offered by Allied World in Australia; and all individuals whose personal information is collected by us in the course of our activities, including service providers, contractors and employees.

The Kind of Personal Information We Collect

‘Personal Information’ means information or an opinion about an identified individual, or an individual who is reasonably identifiable:

- whether the information or opinion is true or not; and
- whether the information or opinion is recorded in a material form or not.

The types of personal information we may collect and hold includes, but is not limited to, name, date of birth, age, identification number, address, contact details, employment details and credit card details. Depending on the product or service you purchase or require from us, we may also collect and hold your sensitive information. Sensitive information may include, but is not limited to, information about your health, genetics, biometrics, criminal convictions and memberships of any organisations. When our collection of your personal information is related to an employment application, in addition to the above information, we will also collect information required for recruitment processes, including information about your current and past employment, educational qualifications and names and contact information of references.

How We Collect & Hold Your Personal Information

In order for us to provide our services and products to you, we need to collect your personal information from: you or a person authorised by you to provide the information on your behalf, our agents or your representatives, our service providers, other insurers and insurance related organisations, statutory and regulatory bodies, people who are involved in a claim or who assist us in investigating or handling claims, including third parties claiming under your policy, witnesses and health care practitioners, marketing lists and industry databases and publicly available sources.

For survey purposes, checking of website efficiency or marketing activities, we may also track information about your visits to our website which involves collection of your IP address and the use of cookies.

Allied World is committed and takes all reasonable steps to protect your personal information. Security controls, record retention and destruction processes are in place to store your personal information securely from unauthorised access and to destroy them when we no longer need the information.

Why We Collect Your Personal Information

We collect, use and disclose your personal information so that we can, among other things, provide you with insurance products and services, including considering and processing your application; varying, canceling or renewing your insurance; responding to your queries; dealing and/or processing any claims under your policy, including settlement and to conduct necessary investigations; completing due diligence and background checks that are either required by law or regulation or have been put in place by Allied World; responding to your queries and administering your policy including correspondence with you; investigating fraud, misconduct or any unlawful act or omission in relation to your policy; so that we can comply with legal obligations; for research and statistical purposes; marketing (including direct marketing) of other services provided by us; and/or any purpose directly related to the above.

For people already working for us or for those who are looking to work with us, Allied World collects personal information in order to pay you and provide you with other benefits, to ensure that we comply with the law, and generally to establish and manage the employment relationship. We may also use or disclose employee information in the course of proposed business transactions involving all or any part of our business.

To Whom We Disclose Your Personal Information

We may disclose your personal information to third parties where necessary for the purposes listed above. Parties to whom we may disclose your personal information include, among others, other insurers; reinsurers; intermediaries; insurance associations, federations or similar organisations; related companies; our professional advisers, such as lawyers and accountants; service providers; external claims data collectors and verifiers; parties with whom we may have an insurance scheme in place under which you purchased your policy; parties involved in claims investigation and management; government and statutory agencies; and/or as otherwise required or allowed by law. The parties that we disclose your personal information to may be located in either Australia or overseas. The countries in which these recipients may be located will vary from time to time, but may include Bermuda, the United States of America, the United Kingdom, Ireland, Singapore, Hong Kong and other countries where Allied World operates. In most instances, the overseas parties are Allied World's related entities or external service providers engaged by Allied World who provide support to us in delivering our products and services to you.

Your Consent

This Policy has been prepared by Allied World to explain how Allied World will collect, use and disclose your personal data so that we can provide insurance services and products to you. Whilst we may also ask that you sign an express consent form when taking out a new policy, in the absence of any signed consent, the provision of your personal information or the use or continued use by you of any of Allied World's services or products shall be deemed as your acceptance and agreement to the provisions of this Policy. If you nominate individuals to be covered by your insurance policy, you should ensure that they are aware of the Policy and any other privacy information we provide to you.

From time to time Allied World may use your personal information to send you information about products that may be of interest. If you do not wish to receive any direct marketing or promotional information from us, please contact us at the telephone number or via the email provided below.

Access to Your Personal Data and Complaints

You may ask to access the personal information we hold about you or seek correction, subject to relevant law, by contacting the Legal & Compliance Department.

Any other enquiries or complaints in relation to your personal information should also be made to the Legal & Compliance Department via the contact details below. We will contact you to acknowledge receipt of your complaint and seek to resolve the matter promptly.

Phone: +612 8015 2500

Email: auscompliance@awac.com

Address: Allied World Assurance Company, Ltd
Level 21, Australia Square
264 George Street
Sydney, NSW 2000

Changes to this Privacy Policy

Please note that we may update this Policy from time to time and amend it to reflect changes in legislation or any other reason. You can review this Policy on our website at www.alliedworldinsurance.com/australia to stay informed on how we are protecting your personal information.