Who’s responsible for this statement?
This is a joint Privacy Statement provided to you by:
• Coles Supermarkets Australia Pty Ltd
  ABN 45 004 189 708 AR 269259 and its associated
  entities (together the “Coles companies”); and
• Insurance Australia Limited (IAL) ABN 11 000 016 722
  AFSL 227681, the issuer or Coles Car, Home and
  Landlord Insurance.

It contains important information about the collection, use and
disclosure of personal information by the Coles companies
and IAL. Where personal information is collected, used and
disclosed for the same purposes by both companies, the
word “we” or “us” is used. Where personal information is
reated differently, the organisation is identified separately.

IAL is the insurer who issues and underwrites Coles Car,
Home and Landlord Insurance policies (the “policies”). IAL
has appointed Coles to promote and distribute the policies.
You can find out more about the relationship between the
Coles companies and IAL in the Financial Services Guide

What personal information do you collect?
We collect
• information about you, such as your name and contact
details, and about other people you’ve asked us to
include under your insurance policy;
• details about the risk you’ve asked us to insure;
• information about your previous claims or losses;
• details about your previous insurances and insurers,
  the status of any loan you have in relation to the risk
  we’ve insured; and
• if you’re a flybuys member, your flybuys number; and
• any other matters we need to make a decision about
  whether to offer or provide insurance to you.

Why do you collect, use and disclose
personal information?
IAL collects, uses and discloses your personal information
for the purpose for which it was provided to IAL, related
purposes and as permitted by law. Such purposes include:
• processing, assessing and verifying your application
  for insurance and any claims you make;
• managing and administering your policy including
  preparing your policy schedule and other
  communications to you;
• responding to your enquiries and providing you with
  assistance and managing claims;
• market research so that we can better understand our
  customers’ needs and tailor our future products and
  services accordingly;
• quality assurance and training purposes; and
• to develop and identify products and services that
  may interest you.

Coles companies collect, use and disclose your personal
information to provide, administer, improve and personalise
Coles companies’ products and services. This includes:
• promoting and providing benefits associated with
  your policy and your participation in the flybuys loyalty
  program;
• managing promotions and conducting product and
  marketing research;
• communicating with you (including direct marketing);
• maintaining and updating our records;
• improving our understanding of your interests, suitability
  (including risk assessments) and behaviour in relation
  to Coles-branded financial products, services and
  offers and your eligibility for special offers; and
• working with service providers and other companies in
  the Coles group for the purposes described above.

What happens if I don’t provide you with
my personal information?
If you don’t provide us with your personal information, we
may not be able to provide our products or services to you.
For example, we may not be able to process your application
for a policy, process a claim under your policy, or arrange to
have your flybuys membership linked to your policy.

How do you collect personal information
about me?
We usually collect personal information about you directly
from you whenever possible, such as when you apply for
a policy online or over the phone. There may be instances
where we need to collect it from a third party. This may
include other insurers, related entities, your credit institute
(e.g. the bank you have your loan with), another party
involved in a claim, investigators, family members, anyone
you have authorised to deal with us on your behalf, and/or
our legal advisers.

If we collect information about you from someone else,
we’ll only do so if we need that information to provide or
administer your policy.

If we collect information under a law, regulation, or court
order then we’ll advise you of the law or the court order
applicable.

IAL will share some of the information that you supply in
your application form with Coles companies. This includes
information such as your name, address, date of birth, flybuys
number (if you’re a flybuys member), your payment method
and the policy that you applied for.

IAL does not share with Coles companies your payment
card details.
Who do you share my personal information with?

To make it easy for you to interact with us and to ensure we’re able to provide you with a more personal consistent experience, we may exchange personal information as set out below for the purposes described in this Privacy Statement.

IAL may share your personal information with:
- Coles companies;
- service providers including call centre providers, mailing houses, and administration and other technology service providers;
- financial institutions, other insurers and reinsurers;
- insurance and claim reference agencies;
- credit agencies;
- loss assessor and adjusters;
- financial or investigative service providers;
- government and law enforcement agencies;
- internal dispute resolution officers and dispute resolution providers, such as the Australian Financial Complaints Authority (AFCA).

Coles companies may share your personal information with:
- each other for the purposes set out in this Privacy Statement;
- IAL;
- flybuys program partners;
- business partners from time to time for analysis and research purposes and in the development of products, services and promotional offers;
- service providers including call centres, mailing and printing houses, researches, professional advisers; and
- other organisations as required or authorised by law, for example, to government or regulatory bodies.

Do you have a privacy policy?

To find out more about how we manage your personal information, you can access the Coles Supermarkets Australia Pty Ltd Privacy Policy and the IAL Privacy Policy for Coles Insurance at coles.com.au/insurance-information.

Can I opt out of receiving direct marketing?

We may provide marketing communications and targeted advertising to you on an ongoing basis by telephone, electronic messages (e.g. email), our digital services and other means. These communications may relate to the products and services we, including other Coles group companies, provide and other products which may be of interest to you.

Unless you tell us that you no longer wish to receive these communications, the consent you give us by accepting this Privacy Statement applies for an indefinite period of time.

If you do not want to receive direct marketing information from Coles Car, Home or Landlord Insurance, call us on 1300 265 374 or send us an email to insurance.enquiries@coles.com.au.

Email Communication

If you provide IAL with an email address, you consent to electronic communications being sent to you via that email address, including notices and reminders. To protect your privacy, we recommend that any email address you provide to us be your personal email address rather than, for example, an email address accessible by your work colleagues or family members.

IAL may disclose your personal information to a small number of service providers and related entities who are located in countries outside of Australia (mostly in South Africa, India, Israel, New Zealand, the Philippines, Singapore and the United States of America). The location of IAL’s service providers and related entities may vary from time to time. IAL gives you notice of these changes by updating its online Privacy Policy which you can access at coles.com.au/insurance-information.

Service providers to whom Coles Supermarkets Australia Pty Ltd discloses personal information may be located in Australia and other countries including South Africa, the Philippines and the United States of America.

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