

Privacy Statement

Coles Car, Home and Landlord Insurance

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 of 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 treated 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 available at coles.com.au/insurance-information.

We may change this joint Privacy Statement from time to time. If we do so, we will notify you in such manner as we consider reasonably appropriate, including by making the revised version available on our website. Please review our joint Privacy Statement or website periodically for changes.

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;
- 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. We may also collect your personal information from publicly available sources of information (including phonebooks, public websites, records, registries, databases, news articles or social media). 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; and
- 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.

How do I access my personal information, or make a complaint?

The privacy policies contain information about how you can raise a concern in relation to your privacy and how we will deal with such a concern. They also contain information about how you can ask us to correct that information.

Will you send my personal information overseas?

Some of our service providers and related entities who assist us in providing you with your products and services are located overseas. If we share your personal information with an organisation that's located outside of Australia, we'll ensure it's handled in accordance with our privacy policies and the Privacy Act 1988 (Cth).

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, the United States of America, Germany, Vietnam, UK, Brazil, Mexico, Japan, Canada and Fiji). The location of IAL's service providers and related entities may vary from time to time.

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.

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, you can contact us at any time to 'opt out' of receiving marketing communications, or simply follow the unsubscribe instructions in the relevant communication.

You can change your mind at any time. If you decide to 'opt back in' just let us know.

You can 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.