PRIVACY STATEMENT FOR CLAIMANTS

**INTRODUCTION**

Hospitality Industry Insurance (‘**HII**’) is a specialised insurer referred to in this Privacy Policy as HII, us or we. We are a joint venture owned by Employers Mutual Limited (**EML**) and our industry partners Australian Hotels Association NSW Holdings Pty Ltd and ClubsNSW Insurance Holdings Pty Ltd. Hospitality Industry Insurance cares about the privacy and security of your personal information and are committed to comply with the Privacy Act 1988 (Cth) (**the Act**).

References to Corporate Grouping in this Privacy Statement (**Statement**) mean companies that HII is in a grouping with and Mutual Management Pty Ltd, Employers Mutual Limited and their respective related bodies corporate, subsidiaries and associated entities (these terms when used in this Statement have the same meaning as in the Corporations Act 2001 (Cth)).

This Statement is your assurance we take the utmost care in protecting your personal information.

**ENSURING YOUR PRIVACY IS PROTECTED**

The Australian privacy laws govern the collection, use, and disclosure of Personal Information to ensure that organisations clearly outline what type of information they collect, the reasons for the collection, the way in which the information is used, and in what circumstances the information is disclosed.

HII respect your right to privacy and value the trust you place in us. We are committed to handling your personal information in accordance with Australian privacy laws and the Australian Privacy Principles. This Statement explains how we handle your Personal Information collected by us when we manage your claim. You consent to your personal information being collected, held, used, and disclosed as set out in this Statement.

**WHAT TYPE OF PERSONAL INFORMATION IS COLLECTED?**

**Personal Information** means any personal information or an opinion about you, whether or not the information or opinion is true, and whether or not the information or opinion is recorded in a material form.

The types of Personal Information we may collect include:

* your name;
* contact details and address;
* your tax file number;
* contact details;
* your tax file number;
* bank account details;
* gender and ethnicity;
* next of kin or emergency contact details; and
* health information and all records generated during your claims process.

**Health Information** is a type of ‘Personal Information’ which may include information about an individual’s physical or mental health or disability and the ways in which we may manage or provide health services to you. Types of **Health Information** we may collect include:

* notes on your symptoms and diagnosis;
* information about a health service you have received or will receive;
* specialist reports; and
* test results and your intentions about future health services.

**HOW YOUR PERSONAL AND HEALTH INFORMATION IS COLLECTED**

**Personal Information** will be collected directly from you during your claim with us. For example, we may collect your Personal Information directly from you via:

* the internet;
* web/written forms;
* Information technology systems such as email, telephone calls; or
* via person to person contact.

We may also collect your Personal Information indirectly from other persons, for example:

* your employer and their agents;
* witnesses;
* medical and health care professionals; or
* other persons who are authorised to provide Personal Information about you.

**WHY DO WE COLLECT PERSONAL INFORMATION?**

We may collect your Personal Information for the purposes of:

* identifying you and conducting appropriate identity verification;
* processing, assessing, and management of your claim, including assessing liability and assisting with your rehabilitation and return to work;
* verifying any evidence submitted in relation to your claim;
* engaging with your employer, medical professionals and other treatment, rehabilitation and care providers to manage your workers compensation claim;
* managing, training, and developing our employees and representatives;
* managing complaints and disputes and reporting to dispute bodies;
* seeking recovery due to any claim we or our customers may have against another party;
* legal proceedings arising under the Workplace Injury Management and Workers Compensation Act 1998 (NSW) or the Workers Compensation Act 1987 (NSW);
* providing Personal Information to regulators including the State Insurance Regulatory Authority (‘**SIRA**’); and
* getting a better understanding of you, your needs, and how you interact with us so we can engage in product and service research, development, and business strategy including managing the delivery of our services and products and the ways we communicate with you.

**WHAT HAPPENS IF YOU DON’T GIVE US YOUR PERSONAL INFORMATION?**

If we are not able to collect Personal Information about you, we may not be able to provide you with a range of policy or claims services for example:

* be able to provide all the services you require in relation to your claim; or
* be able to provide a full response or any response to your contact, enquiry, or complaint.

**HOW WE HANDLE YOUR PERSONAL INFORMATION**

We will hold, use and disclose your Personal Information for the purposes we collected it, as well as purposes that are related, where you would reasonably expect us to do so. We may disclose your Personal Information to and collect your Personal Information from:

* the policy holder;
* your current, previous, or future employer;
* where your employer has arranged a policy of insurance through an intermediary, their intermediary, broker or other financial service provider;
* other companies, trading division or departments within the Corporate Group and our joint ventures;
* our representatives or agents;
* rehabilitation, employer or vocational professionals;
* health service providers and other medical professionals either treating or independent;
* other insurers, reinsurers, insurance investigators, claims and insurance reference services and oss assessors;
* solicitors, private investigators, and other service providers acting on our behalf;
* government agencies or departments, statutory or regulatory bodies, and enforcement bodies like the Australian Tax Office, Centrelink, SIRA, Personal Injury Commission, or any court or tribunal;
* clubs, associations, unions, and other industry relevant organisations;
* research and development organisations assisting in customer, product, business or strategic initiatives;
* data warehouses, strategic learning organisations, data partners, analytic consultants;
* social media and other virtual communities and networks where people create, share or exchange information;
* legal and other professional advisers or consultants;
* a third party that we have contracted to provide claims management, financial services, or administrative services – for example:
	+ Information technology providers, including complaints management systems;
* administration or business management services, consultancy firms, auditors, and business management consultants;
* marketing agencies and other marketing service providers; and
* print, mail and digital services, imaging, and document management services;
* publicly available sources of information;
* persons you have authorised to act on your behalf; and
* Information to us or asked us to obtain Personal Information from them, for example your partner, spouse, parent, or guardian.

We are able to collect, use, and disclose your Personal Information to any other person if required or authorised by law. We may collect and disclose your Personal Information to these persons and organisations during the information life cycle, regularly, or on an ad hoc basis, depending on the purpose of collection.

Under various laws we will be (or may be) authorised or required to collect your Personal Information. These laws include the *Income Tax Assessment Act 1997*, *Income Tax Assessment Act 1936*, *Income Tax Regulations 1936*, *Tax Administration Act 1953*, *Tax Administration Regulations 1976*, *A New Tax System (Goods and Services Tax) Act 1999, Superannuation Guarantee (Administration) Act 1992*, *Privacy and Personal Information Protection Act 1998* (NSW), the *Health Records and Information Privacy Act 2002* (NSW), *Privacy Act 1988*, *Anti-Money Laundering and Counter Terrorism Financing Act 2006*, *Personal Property Securities Act 2009*, *Corporations Act 2001*, *Workers Compensation Act 1987* (NSW), *Workplace Injury Management and Workers Compensation Act 1998* (NSW) as those laws are amended and includes any associated regulations.

We take our privacy obligations seriously and we will take reasonable steps to protect Personal Information from misuse, interference and loss, as well as unauthorised access, modification or disclosure. These steps may include:

* limiting physical access to our premises;
* restricting electronic and physical access to Personal Information we hold;
* having in place stand-by systems and information backups to deal with major business interruptions;
* maintaining technology security products;
* requiring any third-party providers to have acceptable security measures to keep Personal Information; and
* destroying or de-identifying Personal Information pursuant to the law.

**DISCLOSURE OF PERSONAL INFORMATION OVERSEAS**

Sometimes, we may provide your Personal Information to, or get Personal Information about you from persons located overseas, for the same purposes as in ‘*Why do we collect Personal Information?’.* We will disclose your Personal Information to the Philippines, Malaysia, and Vietnam for the purposes of data processing and administration.

From time to time we may disclose your Personal Information to, and collect your Personal Information from, other countries not listed here. If we do, we will always collect and disclose your Personal Information in accordance with privacy laws.

**HOW TO ACCESS AND CORRECT YOUR PERSONAL INFORMATION OR MAKE A COMPLAINT**

We aim to ensure Personal Information we collect, use, and disclose is accurate, complete, relevant, and up-to-date. The HII Privacy Policy includes information about how you can access, update, or correct your Personal Information.

The HII Privacy Policy also includes information about how you can make a complaint about a breach of the privacy laws and how we’ll deal with such a complaint.

You can request a copy of the HII Privacy Policy, access, update, and correct your Personal Information, or make a complaint by contacting your Case Manager .

If you are not satisfied with our response to a complaint, you can contact us by using the details in the *Contact Us* section to discuss your concerns or contact the Australian Privacy Commissioner via www.oaic.gov.au.

**CONTACT US**

Your Case Manager is the best person to contact in the first instance but do not hesitate to contact the HII Privacy Officer:

**By email**: Privacy@hii.au

**By website:** www.hii.au

**By telephone:** (02) 8251 9000 and ask to speak with the HII Privacy Officer

**By letter:** HII Privacy Officer, Level 3, 345 George Street Sydney NSW 2000

CONTACTS

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