

SCOR GLOBAL LIFE AUSTRALIA PTY LIMITED PRIVACY POLICY

Who are we?

SCOR Global Life Australia Pty Limited (SGLA) is part of the SCOR group. SGLA provides reinsurance to Life Insurance companies in Australia & New Zealand. As a reinsurer, we are essentially an insurer for insurers, assisting insurers to bear risk.

What privacy laws do we comply with?

We comply with the Privacy Act 1988 (the Privacy Act) and, where applicable, State or Territory legislation in relation to health information. The Privacy Act sets out the requirements for companies about their handling of your personal information.

What types of personal information do we collect?

Insurers may provide to us personal information, which sometimes includes sensitive information. 'Personal information' means information or opinion about an identified individual, or an individual who is reasonably identifiable.

'Sensitive information' is personal information and includes information about an individual's health, genetics, race, political opinion or membership, religion, philosophical beliefs, union membership, sexual orientation and criminal record.

We collect personal information, including sensitive information, to enable us to assess applications for insurance or claims that have been referred to us by the relevant insurers. The purpose of collecting this information is to enable us to support the insurers who are providing services to you.

The personal information provided by insurers may include:

- Identifying information such as name, address, occupation and date of birth;
- information concerning health status and other medical information;
- information concerning the death, injury or loss to a person that may be covered by a policy;
- information concerning certain personal characteristics or habits such as whether a person smokes cigarettes or engages in hobbies or activities that present special insurance risks such as hang gliding or parachuting;
- other information as may be necessary to evaluate any aspect of premiums, claims or coverages under a policy.

Collecting your personal information

The personal information we process is usually provided by the relevant insurer. In some cases, we might collect personal information directly from you.

In any case, your personal information is processed by us as permitted by law. When consent is required, your consent is generally obtained by the relevant insurer when you apply to enter into an insurance policy or make a claim.

Using and disclosing your personal information

We only use and disclose your personal information for the purpose it was collected, unless the use or disclosure for another purpose is with your consent or otherwise permitted by law.

We generally use your personal information to assess the risk associated with an insurance policy or claim for the purpose of determining whether to provide reinsurance services.

We may disclose your personal information to:

- Our related corporate entities for the purpose of performing our functions or corporate reporting. These related entities may be located overseas in any of the countries in which SGLA operates including, but not limited to, Singapore, Germany, France and Ireland.
- Service providers and third parties to carry out activities on our behalf or to provide services to us such as agency services.
- External Auditors.
- Co-Reinsurers and retrocessionaires who assist us in providing reinsurance services.

Protecting your personal information

We hold your personal information on databases and physical files. We take all reasonable steps to securely retain any information we hold. This includes through the use of passwords and other security measures. We also maintain security procedures to manage and protect the use and storage of paper records containing personal information. We regularly review our systems to ensure they are effective at keeping your personal information secure.

Your rights

If you desire to exercise any right relating to your personal information, such as your right to access, you may make your request to SGLA as indicated below.

Right to access to your personal information

Generally, we will provide you with access to any information we hold about you on request.

In limited circumstances, however, access may be refused if required or permitted by law. For example, you may be refused access to your personal information which relates to:

- anticipated or existing legal proceedings and that information could not be subject to a process of discovery,
- information regarding our negotiations with you,
- legal advice we have received in relation to your claim, or
- where providing access poses a serious threat to life, health or safety or if access may have an unreasonable impact on the privacy of other individuals.

If we refuse to provide you access to your personal information, we will explain to you why in writing.

We do not charge an application fee to access your personal information but may charge a reasonable fee for giving you access including photocopying costs.

If you would like to have access to your information or to correct personal information we hold about you, please make the request in writing using the contact details provided at the end of this policy.

Right to complain

We will make every effort to address any complaints you have about our handling of your personal information. You will receive an acknowledgement that we have received your complaint and the matter will then be referred for investigation by a person not directly involved in the subject matter of the complaint. Unless there are exceptional circumstances, we aim to resolve the investigation and complaint within 30 days.

If you are not satisfied with the response provided or how we handled your concern, you may raise your concern with the Office of the Australian Information Commissioner.

You can contact the Office of the Australian Information Commissioner as follows:

- by phone – 1300 363 992,

- by using the Privacy Complaint Form of the Office of the Australian Information Commissioner,
- by the internet website <http://oaic.gov.au/> , or
- by mail to GPO Box 5288, Sydney NSW 2001.

Should you wish to read more information about the privacy legislation or the Australian Privacy Principles, we recommend that you visit the Office of the Australian Information Commissioner's website at <http://www.oaic.gov.au/>.

Contacting us

If you wish to contact us about the handling of your personal information, accessing or correcting your information or to make a complaint, please contact:

SGLA
Privacy request
Level 7, Chifley Tower,
2 Chifley Square,
Sydney NSW 2000
AUSTRALIA
Email: privacy@scor.com

This Privacy Policy was last reviewed on 15 June 2023.