



## Privacy Policy

### Privacy Statement

American Home Assurance Company (“**AHAC**”) trading in Australia as Chartis (“**Chartis**”) is bound by the National Privacy Principles that apply to any personal information collected by Chartis.

Personal information collected by Chartis is treated as confidential and is protected by the *Privacy Act 1988*. Personal information is information relating to an individual whose identity is apparent, or can reasonably be ascertained, from the information or opinion provided.

### Site Visit Data

This site is operated by Chartis through the use of an external hosting service provider. When visiting this site, a record of your visit is logged. The following information is automatically recorded for statistical purposes and is used by Chartis to help improve the site.

- the user's server address
- the user's operation system (for example Windows, MAC etc)
- the type of browser used
- the user's top level domain name (for example .com, .gov, .au, .uk etc)
- the date and time of the visit to the site
- the pages accessed and the documents downloaded
- the previous site visited
- the external links from this site that are used by you

No attempt will be made to identify users or their browsing activities except in the unlikely event of an investigation, where a law enforcement agency may exercise a warrant to inspect the Internet Service Provider's logs.

### Collection of Personal Information

When you e-mail us:

- we will record your e-mail address
- we will not use your e-mail address for any unrelated purpose
- it will not be added to an external mailing list
- we will not disclose it without your consent.

Other personal information collected by us, for example through the use of an on-line form, will only:

- be collected by lawful and fair means
- be used for a lawful purpose
- be collected with your consent
- have a clear and explicit purpose of collection

## Security of information

Your personal information will not be released unless the law permits it or your permission is given. We provide a secure environment and a reliable system but you should be aware that there may be inherent risks associated with the transmission of information via the Internet. For those who do not wish to use the Internet, Chartis provides alternative ways of obtaining and providing information. In some circumstances, Chartis' security guidelines may also require us to send particular information by non-electronic means.

## Cookies

Cookies are pieces of information that a website can transfer to an individual's computer hard drive for record keeping. Cookies can make websites easier to use by storing information about your preferences on a particular website. The information remains on your computer after the Internet session finishes.

Parts of this website may use cookies to store basic statistical data. The information collected may be used by Chartis to help it improve the service by understanding how it is used. There is no attempt made to identify individual users in any way.

On each use a "session cookie" may be temporarily placed on your computer, which is used to maintain navigation information during your site visit. These session cookies are automatically deleted from your computer at the end of each Internet session.

Your computer saves cookies to your hard drive so that they are available next time you use it. These cookies record details of search results and viewed documents to make your navigation easier on subsequent visits to this site. Chartis does not record this information.

Most Internet browsers are pre-set to accept cookies. If you prefer not to receive cookies, you can adjust your Internet browser to refuse cookies or to warn you when cookies are being used. Advice about the Internet and personal information can be found on the Privacy Commissioner's website, [www.privacy.gov.au](http://www.privacy.gov.au)

## Purpose of Collection

Chartis collects information necessary to underwrite and administer your insurance cover and to maintain and improve this website and your customer experience.

You have a duty under the *Insurance Contracts Act* to disclose certain information. Failure to comply with your duty of disclosure or to provide certain information may result in Chartis either declining cover, cancelling your insurance cover or reducing the level of cover.

In the course of administering your policy we may disclose your information to:

- i. the entity to which AHAC is related (whether in Australia or overseas), contractors or third party providers providing services related to the administration of your policy.
- ii. banks and financial institutions for the purpose of processing your application and obtaining policy payments.
- iii. assessors, third party administrators, emergency providers, retailers, medical providers, travel carriers, in the event of a claim.
- iv. our assistance provider who will record all calls to the assistance service provided under your policy for quality assurance training and verification purposes.
- v. enable us to advise you of our insurance products or services.

In some circumstances Chartis is entitled to disclose your personal information to third parties without your authorisation, such as law enforcement agencies or government authorities.

### **Access of your information**

You may gain access to your personal information by submitting a written request to Chartis.

In some circumstances, Chartis may not permit access to your personal information. Circumstances where access may be denied include where it would compromise the privacy of other individuals, or where it would be unlawful.

### **Complaints**

Chartis has also established an internal dispute resolution process for handling customer complaints.

If you feel you have a complaint about Chartis' compliance with the National Privacy Principles, require assistance in lodging a privacy complaint or you wish to gain access to the information, you may write to The Privacy Manager, Chartis, 549 St Kilda Road, Melbourne, or e-mail [australia.privacy.manager@chartisinsurance.com](mailto:australia.privacy.manager@chartisinsurance.com). Your complaint will be reviewed and you will be provided with a written response. If it cannot be resolved, your complaint will be referred to Chartis' Internal Disputes Resolution Committee who will respond within 15 working days. In either case the matter will be reviewed by a person or persons with appropriate authority to deal with the complaint.

Should your complaint not be resolved by Chartis' internal dispute resolution process, you may apply to the Privacy Commissioner for review of the determination.

### **Consent Acknowledgement**

By completing an on-line application form you consent to the above uses of your personal information.

