## **Privacy Notice**



To arrange and manage your travel insurance including considering, processing and investigating claims, we (in this Privacy Notice "we", "our" and "us" means AGA Assistance Australia Pty Ltd trading as 'Allianz Global Assistance' and its duly authorised representatives) collect, store, use, and disclose your personal information including sensitive information that we have obtained from you and others such as your family members, travelling companions, your doctors, hospitals, as well as from others we consider necessary including our agents.

We collect, use, and disclose your personal information to provide the travel insurance services set out in your policy documents as well as for ancillary purposes such as product development, marketing, conducting customer research and data analytics in relation to all of our products and services, for IT systems maintenance and development, recovery against third parties, the detection and investigation of suspected fraud and for other purposes where permitted by law or with your consent.

By providing your personal information to us such as when you purchase a policy or apply for or inquire about one of our products or services, you agree and consent to our Privacy Policy which is available freely on request in hard or soft copy or view it on the web at <a href="http://www.allianz-assistance.com.au/">http://www.allianz-assistance.com.au/</a>

For example, Allianz Global Assistance discloses personal information it collects to third parties we engage or who assist us carry out our business activities, functions, and processes, and depending upon the circumstances, this can be to travel agents and consultants, insurers and their agents, authorised representatives, reinsurers, claims handlers and investigators, cost containment providers, medical and health service providers, overseas data storage and data handling providers, legal and other professional advisers, your agents and our related and group companies including Allianz. Some of these third parties may be located in other countries such as Thailand, France and India to name a few. You agree that while those parties will often be subject to confidentiality or privacy obligations, they may not always follow the particular requirements of Australian privacy laws. We also disclose your personal information to family members, travelling companions, and persons named on your Certificate of Insurance.

Unless you opt out, we may contact you on an ongoing basis by telephone, mail, electronic messages (including email), online and via other means with promotional material and offers of products or services that we consider may be relevant and of interest to you (including financial and insurance products and roadside assistance services). If you do not want to receive such offers from us (including product or service offerings from us on behalf of our agents, intermediaries and/or our business partners), you can opt out at any time by calling us on 1800 023 767.

When you provide personal information about other individuals, we and our agents rely on you to have made them aware that you will or may provide their personal information to us, and that we collect, use, and disclose personal information as set out in this Privacy Notice. We rely on you to have obtained their agreement and consent to our Privacy Policy. If you do not, you must tell us before you provide their personal information.

You can seek access to and correct your personal information by contacting us.

If you have a complaint about your privacy, please contact:

**Privacy Officer**, Allianz Global Assistance, PO Box 162, Toowong, QLD 4066 or you can contact the Privacy Commissioner at the Office of The Australian Information Commissioner, GPO Box 2999, Canberra, ACT 2601.

For more information about our handling of personal information, including further details about access, correction and complaints, please see our full Privacy Policy at <a href="http://www.allianz-assistance.com.au/">http://www.allianz-assistance.com.au/</a>

If you do not agree to our Privacy Policy, you must immediately inform us, as we may not be able to provide our services to you. Your policy gives you the right to cancel and a full refund if certain conditions are met.

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