



Hospitality  
Industry  
Insurance

# PRIVACY STATEMENT FOR POLICY HOLDERS AND AGENT OF POLICY HOLDER

we help people get their lives back



## 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. HII 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 the Australian privacy laws and the Australian Privacy Principles. This Statement explains how we handle your personal information collected by us during the life cycle of your policy or when you act as an agent of a policy holder with us. 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;
- your tax file number;
- your role within the organisation;
- bank account details;
- gender and ethnicity; and
- information and all records generated during the life cycle of your policy.

## HOW YOUR PERSONAL INFORMATION IS COLLECTED

We may collect your Personal Information for the purposes of:

- identifying you and conducting appropriate checks;
- understanding your requirements for providing a service or product;
- setting up, administering, and managing our products and services and systems;
- managing and updating underwriting data;
- managing, training, and developing our employees and representatives;
- managing complaints and disputes, and reporting to dispute bodies;
- 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 policy or as an agent of a policy holder;
- provide you all entitlements under your policy or as an agent of a policy holder; 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:

- your company;
- claimants under your policy (if needed);
- where you have arranged your policy of insurance through an intermediary, your intermediary, broker or other financial service provider;
- other companies, trading divisions or departments within the Group and our joint ventures;
- our representatives or agents;
- other insurers, reinsurers, insurance investigators, claims and insurance reference services and loss assessors;
- government, statutory or regulatory bodies and enforcement bodies like the Australian Tax Office, Centrelink, SIRA, and Independent Review Office (IRO);
- 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,
- print, mail, and digital services, imaging, and document management services;
- publicly available sources of information;
- any other organisation or person where you have asked them to provide your Personal 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 *Tax Administration Regulations 1976*, *A New Tax System (Goods and Services Tax) Act 1999*, *Privacy and Personal Information Protection Act 1998 (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 which 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.

As a policy holder, you may also be a member of Employers Mutual Limited (EML), a part owner of HII, and your business name and address will be included in the EML register of members. As a member of EML we may use your Personal Information to provide you with access to our Annual Report, Annual General Meeting material, offers and benefits.

## 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.

## OUR MARKETING PRACTICES

Every now and then, HII might let you know – including via mail, SMS, email, telephone, or online – about news, special offers, products, and services that you might be interested in. We will engage in marketing unless you tell us otherwise. To update your marketing preferences, you can contact us any time using the details in the *Contact Us* section of this Statement.

In order to carry out our direct marketing, we collect your Personal Information from, and disclose it to, others that provide us with specialised data matching, trending, or analytical services, as well as general marketing services (you can see the full list of persons and organisations under 'How we handle your Personal Information').

## 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 Key Account Manager or contacting our privacy team via [HospPrivacy@eml.com.au](mailto:HospPrivacy@eml.com.au)

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](http://www.oaic.gov.au).

## CONTACT US

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

**By email:** [privacy@hii.au](mailto:privacy@hii.au)

**By website:** [www.hii.au](http://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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Sydney NSW 2000  
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