

Privacy Statement



PROTECTING YOUR PRIVACY

Coles Insurance is issued by Wesfarmers General Insurance Limited (WGIL, we, us, our). WGIL collects information about you to: process, assess and verify your application for insurance and any claims you may make; administer and manage the products or services we provide; and provide you with information about other products or services that may be of benefit to you.

Collection of personal information

WGIL handles all personal information it collects in accordance with the National Privacy Principles (NPP). A copy may be obtained from the Office of the Australian Information Commissioner (OAIC) by contacting 1300 363992 or PO Box 5218, Sydney, NSW 2001 or enquiries@oaic.gov.au

If you do not provide the information sought by WGIL, it may affect our ability to provide you with and administer our products or services. As an insured person you have a duty under insurance law to disclose all relevant information. Please refer to your application form or insurance documents for further details of this duty, and the consequences of not complying with it.

If reasonable and practicable, we will only collect your personal information from you but where necessary, we may also collect it from other persons or entities. You also agree that where you have supplied information (such as a name) about any other person, you will tell that other person that you have provided the information to us and show the person this document.

Disclosure of personal information

WGIL may disclose your personal information to:

- our agents, authorised representatives and contractors who provide financial, legal and administrative services;
- mailing houses and document service providers;
- bodies related to WGIL for training purposes;
- financial institutions and reinsurers;
- claims investigators and assessors;
- insurance industry reference bodies and industry complaint tribunals;
- our local and overseas related entities;
- our local and overseas service providers;
- government agencies including the Australian Taxation Office;
- law enforcement agencies, where we suspect unlawful activity;
- the WGIL's Internal Dispute Resolution (IDR) Officer; or
- someone else where we collected your personal information from that person or entity.

The above bodies or persons may be located in Australia or overseas. If any information is provided to an overseas bodies or persons we will ensure that they manage your information in accordance with the NPP.

We also collect information from you so that we and our related companies and business alliance partners, including Coles, can offer you services and products that we believe may be of interest to you.

Coles will use your personal information for customer data analysis and marketing purposes and may contact you about offers not related to insurance. Information about how Coles will handle any personal information that they may receive from us is available at: www.coles.com.au/coles/privacy.aspx

However, you may opt out of receiving such communication by contacting us, stating that you do not want to receive further marketing from WGIL or Coles by phone or email using the contact details in this brochure.

Access and correction to personal information

You can request access at any time to personal information we hold about you. You may ask us at any time to correct this information where you believe it is incorrect or out of date. You may be charged the reasonable expenses incurred in giving you any information you have requested (such as searching and photocopying costs). If the law permits us to deny access to this information we may do so, but we will provide you with reasons for our decision.

Our complaints handling procedures

If you have a complaint, an officer with appropriate authority will deal with it. For details of the way in which we handle complaints please refer to our brochure, A Guide to Resolving Complaints. If you remain dissatisfied with the way in which your complaint is handled we can advise you on how to take your complaint to our IDR Officer. If you are not satisfied with a determination of the IDR Officer you may refer your complaint to the OAIC. You have 12 months from the date you became aware of your privacy issue to lodge your complaint with the OAIC. When you insure or otherwise deal with WGIL you consent to WGIL collecting, using, disclosing and handling your personal information in accordance with this Privacy Statement.

Need help or more information?

If you have any concerns about the information we hold, would like to view your file make a complaint, or would like more information about the privacy of your personal information please contact WGIL:

Wesfarmers General Insurance Limited

PO Box 16042
Collins St West, Victoria 8007

Telephone 1300 265 374
Email insurance.enquires@coles.com.au

Wesfarmers General Insurance Limited
ABN 24 000 036 279 AFSL 241461

Coles includes Coles Supermarkets Australia Pty Ltd
ABN 45 004 189 708, Bi-Lo Pty Ltd ABN 75 002 805 094, and Eureka Operations Pty Ltd ABN 78 104 811 216

Backed by

