

OUR COMPLAINTS HANDLING PROCEDURES

The Privacy Act gives you the right to make a complaint if you consider your Personal Information has not been dealt with appropriately, or if you would like a review of the reasons provided for not releasing your personal information, where you have requested access.

We have an Internal Privacy Complaint handling procedure to formally attend to any complaint you have to do with the handling of your Personal Information.

If you have a complaint concerning a privacy issue, let us know. We will do everything possible to resolve your complaint on your initial contact with us. However if we cannot do so, your complaint will be referred to a WFI Privacy Officer. We will respond to any privacy complaint within 15 business days, provided we have all necessary information.



In the unlikely event your complaint is not resolved, it will be treated as a dispute and will enter our "Internal Dispute Resolution" (IDR) process. The issue will then be considered by an independent and impartial Officer of WFI with the appropriate experience, knowledge and authority to deal with it. We will notify you of our final decision within 15 business days from the date your privacy complaint enters WFI's IDR process, provided we have all necessary information.

Details of WFI's Privacy Officers in each State are noted in this brochure.

OTHER OPTIONS

If a complaint is not resolved to your satisfaction, you can refer it to the Federal Privacy Commissioner who will investigate the matter in consultation with you and with WFI. You can contact the Federal Privacy Commissioner at:

Director, Compliance
Office of the Privacy Commissioner
GPO Box 5218
SYDNEY NSW 2001.
Phone: 1300 363 992
Internet: www.privacy.gov.au

NEED HELP OR MORE INFORMATION?

If you require assistance in submitting your complaint, you can contact any of WFI's Privacy Officers who will help you. If you would like to know more about the National Privacy Principles, go to our website www.wfi.com.au.

WFI PRIVACY OFFICERS

Queensland, New South Wales and A.C.T.

Eastern Operations Manager

Level 2, Toowong Tower

9 Sherwood Road, Toowong QLD 4066

Ph: (07) 3721 5100, Fax: (07) 3871 0776

Victoria, Tasmania and South Australia

Southern Operations Manager

715 Swanston Street, Carlton VIC 3053

Ph: (03) 9342 1200, Fax: (03) 9347 7670

Western Australia

Western Operations Manager

184 Railway Parade, Bassendean WA 6054

Ph: (08) 9273 5333, Fax: (08) 9378 2172

Head Office

Risk and Compliance Manager

Locked Bag 1, Bassendean WA 6934

Ph: 08 9273 5333, Fax: 08 9279 4319

PRIVACY



WESFARMERS FEDERATION
INSURANCE LIMITED
A.B.N. 18 009 027 221



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Protecting your privacy

Wesfarmers Federation Insurance, as a leading insurance company, is committed to adopting the highest standards to safeguard our clients' Personal Information.



This Privacy Policy sets out the approach which WFI takes in relation to the treatment of Personal Information. It includes information on how WFI collects, uses, discloses and keeps an individual's Personal Information secure and how WFI makes the Personal Information it holds available for access to, and correction by, an individual. Like other companies operating in Australia, WFI is bound by the National Privacy Principles set out in Schedule 3 to the *Privacy Act 1988* (Cth) (Privacy Act).

**Personal Information is information or an opinion about an individual whose identity is apparent, or can reasonably be ascertained, from the information or opinion.*

WHAT WE BELIEVE AT WFI

We believe that Personal Information we have about you should remain private and we are committed to ensuring this.

COLLECTION OF PERSONAL INFORMATION

We only collect and hold information used for the functions or activities of our business. We may obtain information from you directly; for example, when you complete a proposal to obtain insurance from us or submit a claim form.

We may also collect Personal Information about you from other people. For example, this may be by way of credit checks, reports from contractors who have provided services to you, or a report from a business alliance. If we obtain information in this way, we take steps to make sure you are informed of this.

USE AND DISCLOSURE OF PERSONAL INFORMATION

We only disclose the information to persons outside of WFI, and only then to the extent necessary, if:

- they are assisting us with or are involved in our work (for example, claims assessors, investigators, lawyers, risk assessors, reinsurers, agents, sales associates, market research organisations or business alliance partners)
- a lawful exception applies (for example, if we believe disclosure is reasonably necessary to lessen or prevent a serious and imminent threat to a person's life, health or safety)
- you consent to us doing so.

We use the information we collect to carry out our work and that includes sharing information within the Wesfarmers Group. By doing this, WFI can provide you with the service you expect and you can be kept informed about products, services or special offers that may be of interest to you.

In addition to using the Personal Information to run our business we may, in some cases, use it for directly marketing our products and services to you. This may be by telephone, letter or personal contact through our Australia-wide Network. You may ask us at any time not to send you direct marketing communications and you can do so via these channels:

Mail:

WFI National Marketing, Locked Bag 1, Bassendean WA 6934.

Telephone:

08 9273 5333
or 1800 199 755 and ask to speak to someone in the Marketing Department.

E-mail:

privacy@wfi.wesfarmers.com.au stating that you do not want to receive further marketing information from WFI.

ACCESS TO AND CORRECTION OF PERSONAL INFORMATION

We will give you access to your Personal Information wherever possible. If we are unable to provide access we will explain the reason.

If you establish that information we hold is inaccurate, incomplete or not up-to-date, it will be corrected.

To ensure confidentiality, details of your Personal Information will be passed on to you only if we are satisfied of your identity.

DATA QUALITY AND SECURITY

We make every effort to ensure that the Personal Information we collect, use or disclose is accurate, complete and up-to-date.

Information stored within our computer systems can only be accessed by those entrusted with authority and computer network password sanctions. Other records are securely maintained within the offices which service particular geographic areas. All WFI employees, agents and service providers acknowledge their responsibility for the security of Personal Information entrusted to them by WFI or obtained by them for WFI.

Personal Information, but not necessarily its statistical data value, is de-identified or destroyed under supervision when we no longer require it.