

# Your Privacy

Zurich is bound by the Privacy Act 1988 (Cth). Before providing us with any Personal or Sensitive Information ('Information'), you should know that:

We collect, use, process and store Personal Information and, in some cases, Sensitive Information about you such as health information, in order to address your complaint, contact you, comply with our legal obligations, administer the products or services provided to you, manage claims and enhance customer service and product options ('purposes').

If you do not agree to provide us with the Information, we may not be able to address your complaint, administer your policy or assess your claims.

By providing us with your Information, you consent to our use of this Information and where relevant for the purposes, you consent to our disclosure of your Personal Information, including your Sensitive Information, to your intermediary, affiliates of the Zurich Insurance Group Ltd, other insurers and reinsurers, our service providers, our banking gateway providers and credit card transaction processors, our business partners, medical and health practitioners, your employer, policy owners, government offices and agencies, regulators, law enforcement bodies, and as required by law within Australia or overseas. These laws include the Anti-Money Laundering and Counter-Terrorism Financing Act 2006, Personal Property Securities Act 2009, Corporations Act 2001, Insurance Contracts Act 1984, Autonomous Sanctions Act 2011, Income Tax Assessment Act 1997, Income Tax Assessment Act 1936, Income Tax Regulations 1936, Tax Administration Act 1953, Tax Administration Regulations 1976, A new Tax System (Goods and Services Tax) Act 1999 and the Australian Securities and Investments Commission Act 2001 as those laws are amended, and includes any associated regulations. From time to time other acts may require, or authorise us to collect your personal information.

Zurich may obtain Information from government offices, the parties listed above and third parties to assess applications, administer policies and assess a claim in the event of loss or damage.

For further information about Zurich's Privacy Policy, a list of service providers and business partners that we may disclose your Information to, a list of countries in which recipients of your Information are likely to be located, details of how you can access or correct the Information we hold about you or make a complaint, please refer to the Privacy link on our homepage - [www.zurich.com.au](http://www.zurich.com.au), contact us by telephone on 132 687, by email at [privacy.officer@zurich.com.au](mailto:privacy.officer@zurich.com.au) or by mail at 'The Privacy Officer', Zurich Financial Services Australia Limited, P.O. Box 677, North Sydney NSW 2059.