

**coles** | **Insurance**

**privacy  
statement**

**Wesfarmers General Insurance Limited (WGIL)**

ABN 24 000 036 279 AFSL 241461 is the issuer of Coles Insurance policies

## PROTECTING YOUR PRIVACY

Your Coles Insurance policy is issued by Wesfarmers General Insurance Limited (WGIL). WGIL, as a leading insurance company, is committed to adopting the highest standards to safeguard our clients' personal information. This privacy policy sets out how WGIL handles personal information obtained from existing and potential clients. It includes information on how we collect, use and disclose your personal information, how we keep it secure and how we make it available to you if you wish to access or correct it. Like other companies operating in Australia, we are bound by the National Privacy Principles set out in the Privacy Act 1988 (Cth) (Privacy Act).

### Collection of personal information

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Personal information is information or an opinion about an individual whose identity is apparent, or can reasonably be ascertained, from the information or opinion. We only collect your personal information to carry out our various business functions or activities, including deciding whether to provide you with insurance cover and, when we do, to manage our rights and obligations under that cover.

We also collect information from you so that we and our related companies and business alliance partners including Coles Supermarkets Australia Pty Ltd (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](http://www.coles.com.au/Coles/Privacy.aspx). However, you may opt out of receiving such communications 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 overleaf.

We may obtain information from you directly. For example when you complete a proposal to obtain insurance from us or when you submit a claim form. If you do not provide this information, we may not be able to provide you with the services you require.

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

Where you give us personal information about another person, you must be authorised to provide that information and agree to inform them of the information contained within this privacy notice.

## **Disclosure of personal information**

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We only disclose your information to persons outside of WGIL and its associated entities when:

- necessary for the above purposes e.g. to a risk or claims assessor or investigator, lawyer, reinsurer, agent, sales associate, market research organisation or business alliance partner; or
- a lawful exception applies e.g. to lessen or prevent a serious and imminent threat to a person's life, health or safety; or
- you consent to us doing so.

## **Access to and correction of personal information**

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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 out-of-date, it will be corrected. To ensure confidentiality, details of your personal information will be passed on to you only if we are satisfied as to your identity.

## **Data quality and security**

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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. All WGIL employees, agents and service providers acknowledge their responsibility for the security of your personal information entrusted to them by WGIL or obtained by them for WGIL. Personal information, but not necessarily its statistical data value, is de-identified or destroyed under supervision when we no longer require it.

## **Our complaints handling procedures**

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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.

If you have a complaint concerning a privacy issue, 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 our Privacy Officer. We will respond to any privacy complaint within 15 business days, provided we have all necessary information.

If your complaint remains unresolved, we will treat it as a dispute and it will enter our Internal Dispute Resolution (IDR) process. Your complaint will then be considered by a designated Internal Dispute Resolution Officer 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 our IDR process, provided we have all necessary information. Details on how to contact our Privacy Officer are noted in this brochure.

## Other options

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If your 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 WGIL.

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

## Need help or more information?

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If you have any concerns about the information we hold, would like to view your file or would like more information, please contact us on 1300 265 374. You can also contact us via email on [insurance.enquiries@coles.com.au](mailto:insurance.enquiries@coles.com.au)

WGIL is 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.

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