



PetInsuranceAustralia

## YOUR PRIVACY

Hollard, Pet Insurance Australia and PetSure (each a “Recipient” and referred to as “we”, “us” or “our” in this Privacy section) are subject to the Australian Privacy Principles under the Privacy Act 1988 (Cth).

In connection with each Recipient:

- personal information is collected in various ways, including via telephone, our website, hard copy forms or email. Whenever you deal with us we will collect this information directly from you unless it is unreasonable or impracticable for us to do so. In some instances, we may collect your information from someone else. This may include our authorised representatives, our distributors or referrers, agents or related entities, veterinary service providers, another party involved in a claim, family members, anyone you have authorised to deal with us on your behalf, and/or our legal or other advisers;
- personal information is collected that is reasonably necessary in order for us to provide and offer you our products and services, or otherwise as permitted by law. Such purposes include responding to your enquiries, providing you with assistance you request of us, maintaining and administering our products and services (for example processing requests for quotes, applications for insurance, underwriting and pricing policies, issuing you with a policy, managing claims, processing payments, providing you with access to ourthe GapOnly™ claims system; processing your survey or questionnaire responses; market research and the collection of general statistical information using common internet technologies such as cookies; providing you with marketing information regarding other products and services (of ours or a third party); quality assurance and training purposes; performing administrative operations (including accounting and risk management) and any other purpose identified at the time of collecting your information;
- if you do not consent to us collecting and using or disclose all or some of the personal information we request, we may not be able to provide you with our products or services, such as processing your application for insurance, your claim or any payment due to you. It may also prevent usPetSure (Australia) Pty Ltd from maintaining or administering your policy or the provision of information regarding our products or services or those of any third party;
- we may collect your personal information so that we or our related entities or other third parties with whom we have a relationship can develop or offer you products and services which we believe may be of interest to you, but will not do so if you tell us not to by contacting us (our contact details are provided in this section);
- where appropriate, we will disclose your information to our related entities and third parties, who provide services to us or on our behalf, including our authorised representatives, distributors or referrers, mailing houses and marketing companies, insurance reference bureaus, reinsurers, credit providers, external IT service providers, other insurance providers and advisers. In the case of claims (or likely claims) it may be disclosed to persons involved in the claim, veterinary service providers, external claims data collectors and verifiers. Your personal information may also be disclosed to the Australian Financial Complaints Authority (AFCA) or other dispute resolution providers, government bodies, regulators, law enforcement agencies and any other parties where required by law; and

- your personal information may also be disclosed to some of our service providers who are located overseas, including (but not limited to) the Philippines, South Africa, New Zealand, United States of America and the United Kingdom. Details of who they are may change from time to time. You can contact us for details. In some cases, we may not be able to take reasonable steps to ensure they do not breach the Privacy Act and they may not be subject to the same level of protection or obligations that are offered by the Act. By proceeding to acquire our services and products you agree that you cannot seek redress under the Act or against us (to the extent permitted by law) and may not be able to seek redress overseas.

- we may use website cookies for the purposes of “remarketing”. Remarketing is one of the most successful forms of paid advertising. In order for remarketing to work, a business must add tags/ pixels on the relevant website pages. Once a visitor lands on the page/website, a remarketing cookie is placed in their browser. Then as the website visitor browses through other pages on the internet, you can target them with ads to invite them back to your website. The Pet Insurance Australia website uses Facebook and Google AdWords remarketing tags to advertise to visitors (who previously visited our site) on third party websites. This means that we could advertise to you, as a previous visitor, if you did not complete a task on our website, for example using the contact form to make an enquiry. Remarketing could be in the form of an advertisement on the Google Search Results page, on a website in the Google Display Network or on the Facebook platform. These third party vendors, including Facebook and Google, use cookies to show ads to a visitor based on their past visits to the Pet Insurance Australia website. The data collected will be used according to Google and Facebook’s privacy policies, as well as our own privacy policy. You can opt-out of remarketing by visiting these links:

Google: <https://support.google.com/ads/answer/2662922?hl=en>

Facebook: [https://www.facebook.com/ads/website\\_custom\\_audiences/](https://www.facebook.com/ads/website_custom_audiences/)

You consent to the use and disclosure of your personal information as set out above. Your consent applies whether you become or remain the insured unless you tell us otherwise by contacting us. If you wish to gain access to your personal information (including correcting or updating it), have a complaint about a breach of your privacy or have any other query relating to privacy, please contact the Privacy Officer at:

## **Pet Insurance Australia**

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