

Tokio Marine Australasia Privacy Policy

Your privacy and the law

Tokio Marine is dedicated to upholding your privacy and protecting your personal information. We are bound in Australia by the Privacy Act 1988 (Cth) and its associated Australian Privacy Principles, and in New Zealand by the Privacy Act 1993 (NZ) and its associated Privacy Principles, along with any other applicable privacy laws and codes, when collecting, using, disclosing, holding, handling and transferring any personal information. Where practical and legally permissible to do so, you have the option of providing information to us and dealing with us anonymously or by using a pseudonym.

Tokio Marine has ongoing practices, procedures and systems in place to ensure that we manage personal information in an open and transparent way. References to Tokio Marine in this document include the following entities:

- Tokio Marine & Nichido Fire Insurance Co. Ltd. (Australian Branch) ABN 80 000 438 291
- Tokio Marine & Nichido Fire Insurance Co. Ltd. (New Zealand Branch) NZBN 94 290 398 05201
- Tokio Marine Management Australasia Pty. Ltd. ABN 69 001 488 455

Additional references to Tokio Marine Group include related group companies owned or under the control of Tokio Marine Holdings, Inc.

Further information about these practices, procedures and systems are contained in our Privacy Policy set out below.

We may update this Privacy Policy from time to time. Any updates can be accessed via our website or by contacting our office to request a hard copy be sent to you (which will be provided at no cost). We encourage you to periodically review this Privacy Policy so that you will be aware of our privacy practices. This Privacy Policy was last updated on 12 March 2014.

Collecting your personal information

What is personal information?

Information or opinion that allows others to identify you is generally considered personal information. This may include your name, contact details, gender, as well as your health and risk profile information.

Under which circumstances do we collect your personal information?

We will generally collect personal information which is reasonably necessary to offer and maintain our products and services and those offered by the Tokio Marine Group of companies including provision of insurance (involving underwriting of insurance products and reinsurance) and claims management, risk management consulting and other forms of insurance related services.

We may also collect personal information to enable development and identification of products and services that may interest you, to conduct market or customer satisfaction research or to develop, establish and manage alliances or arrangements with other organisations in relation to the promotion, administration and use of our respective products and services.

What information can we collect from you?

The type of product or service you request from Tokio Marine will inform the type of information we collect from you. Generally, however, we may collect information such as your name, contact details, date of birth, gender, financial and employment details and information pertaining to risk coverage.

We may also need to collect sensitive information about you for some of our products and services. This may include information about your criminal convictions or health information in relation to travel, professional liability and workers compensation insurance. We will generally only collect and hold such sensitive information where reasonably necessary to perform our engagement and with your consent.

What if you don't provide us with your information, or provide us with inaccurate or incomplete information?

If the information we request is not provided accurately or at all, we or those involved with the provision of the service or product may not be able to provide the appropriate type or level of service or product.

How do we collect this information?

Unless it is not reasonable or practicable under the circumstances, we will collect information directly from you. This may occur, for instance, when you use our website, or when you contact us through telephone, facsimile, email, online or hard copy communication in order to complete a product or service application or any other kind of administrative form.

Otherwise, we may also collect your information from other companies with the Tokio Marine Group, third parties such as our affiliates or Authorised Representatives or other third parties such as additional insurance companies, insurance brokers or agents, credit organisations, motor vehicle and driver licensing authorities, financial institutions, medical professionals, third parties who may be arranging insurance cover for a group that you are a part of, law enforcement or investigative intermediaries, dispute resolution, statutory and regulatory bodies, marketing lists and industry databases or publicly available sources. Upon your request, we will take reasonable steps to let you know how we have sourced your personal information unless it is obvious from the circumstances that you would know or would reasonably expect us to have the information (such as where we are dealing with your advisors).

Are there any other ways we can collect your personal information?

We may also collect information by online means when you:

- **Visit a Tokio Marine or affiliate website**

Tokio Marine or its affiliates may collect information during your visit to a Tokio Marine or affiliated website through the use of cookie technology. An affiliated website will include a website administered by our agent offering Tokio Marine products or

services. By using a Tokio Marine or affiliate website and associated microsites, you agree to the processing of your personal information as explained in this Privacy Policy or associated Privacy Statements or Notices, including placing cookies on your device.

We collect personal information from Tokio Marine or affiliated websites to fulfil your request for products and services and to improve your online experience. We always endeavour to limit the amount of information collected to support the intended purpose of the collection.

We may ask you for some or all of the following types of information when you register for events, request services, manage accounts, access various content and features or directly visit our websites or affiliate websites:

- contact information, such as name, e-mail address, postal address, phone number and mobile number;
- user name, password, password reminder questions and password answers;
- communication preferences, such as which newsletters you would like to receive;
- search queries;
- contact information about others when you refer a friend to a particular site or service (note: this information is used solely to facilitate requested communications); and
- information posted in community discussions and other interactive online features.

In some instances, Tokio Marine or its affiliates automatically collect certain types of information when you visit our websites and through e-mails that we may exchange. Automated technologies may include the use of web server logs to collect IP addresses, cookies and web beacons. The collection of this information aims to allow us to improve the effectiveness of Tokio Marine websites, affiliate websites and our marketing activities.

Tokio Marine websites may contain links to other sites which are outside our control and are not covered by this Privacy Policy. If you access other sites using the links provided, the operators of these sites may collect information from you which will be used by them in accordance with their privacy statement. We encourage you to read the privacy statements on other websites you visit. Tokio Marine is not responsible for the content or privacy practices of linked sites or any use of those sites.

Please be aware that Tokio Marine websites may contain links to sites maintained by other Tokio Marine entities that are not governed by this Privacy Policy but by other privacy arrangements that may differ slightly from this Policy. We encourage you to review the privacy policy or statement of each website you visit.

- **Access Tokio Marine through mobile devices**

If you access Tokio Marine on your mobile telephone or mobile device, for instance through one of our Mobile Apps, we may also collect your unique device identifier and mobile device IP address, as well as information about your device's operating system, mobile carrier and your location information.

When you provide us your mobile device phone number as your contact phone number, you consent to the use of your mobile device phone number for the purposes identified in this Privacy Policy. If you choose to receive notifications from us on your mobile device, for instance text notifications, you also consent to the use of your mobile phone number for that purpose.

How do we notify you and obtain your consent?

In most cases we will obtain your consent to the purposes for which we intend to collect, use and disclose your personal information either at the time you agree to engage us to provide you with a product or service, or as soon as practicable.

Otherwise, unless we hear from you by one of the means set out in this Privacy Policy, by visiting Tokio Marine website or affiliate website or using any of our products or services, or otherwise by providing us with your information, you agree to your information being managed in accordance with this Privacy Policy.

You may modify or withdraw your consent at any time by contacting the Privacy Officer of Tokio Marine via the details at the end of this Privacy Policy. If you do not give us consent or subsequently modify or withdraw your consent, we may not be able to provide you with the products or services you want.

If you provide us with information about other individuals (such as employees, dependents etc.) you must obtain their consent for us to use their information in accordance with our Privacy Policy prior to your disclosure to us or otherwise let us know if this is not the case.

Using and disclosing your personal information

How can your personal information be used?

We will generally only use and disclose your personal information for the purpose that it was collected, any related purpose that you would reasonably expect us to use or disclose it for, or as permitted under this Privacy Policy or under law. Tokio Marine otherwise has a duty to maintain the confidentiality of its client's information unless disclosure is permitted with your consent or compelled under law.

Your information may be used for the following purposes:

- to provide information, products or services you requested;
- to determine your eligibility and process applications for products and services that you have requested;
- to provide information and services as requested by clients;
- to understand and assess your ongoing needs and offer products and services to meet those needs;
- to carry out client communication, service, billing and administration;
- to administer claims;
- to conduct data analysis;
- to obtain and update credit information with appropriate third parties, such as credit reporting agencies, where transactions are made on credit;
- to execute monitoring and training;
- to develop new services;
- to market products and services; and
- to conduct processing necessary to fulfil other contractual obligations for the individual.

We will only use and disclose your sensitive information for the purpose it was collected or for any other directly related purpose that you would reasonably expect us to use it for. With your consent, we may use or disclose your information for additional purposes from time to time.

Who can access your personal information?

We may disclose your information to other companies within the Tokio Marine Group and the following affiliates or third party service providers to assist us in providing, managing and administering our services and products:

- insurance services and insurance products - business partners, including insurers, reinsurers, insurance agents, insurance brokers, other insurance intermediaries, insurance reference bureaus, medical service providers, fraud detection agencies, other advisers such as loss adjusters, lawyers, auditors and accountants and others involved in the claim handling process;
- banking and finance products - business partners, including credit and fraud reporting agencies, debt collection agencies, insurers and reinsurers,
- any Authorised Representatives;
- authorised service providers;
- external IT service providers, infrastructure and other third parties where required by law; and
- entities related to the Tokio Marine Group for the purpose of offering you other products and services (whereby you have not elected to opt-out of receiving such information).

Can your information be used for direct marketing?

As indicated above, unless you notify us otherwise, we may use your personal information to let you know about products and services from across the Tokio Marine Group or our affiliates and business partners that we think may be of interest to you. You can choose not to receive this information from us (including product or service offerings from us on behalf of our affiliates and business partners) or related bodies by contacting our Privacy Officer through the details contained at the end of this Privacy Policy or your Tokio Marine representative.

Cross border disclosures of your personal information

What is our approach to disclosing your information to third party and overseas recipients?

Tokio Marine may disclose personal information to third parties who we believe are necessary to assist us in providing the relevant services and products to our clients or to enable them to offer their products and services to you. For instance, we disclose personal information to the relevant product provider and their representatives, our agents and contractors and related companies (including any Authorised Representatives). We generally limit, however, the use and disclosure of any personal information provided by us to such third parties for the specific purpose for which it was supplied.

In addition to our affiliates, we may also disclose personal information to third parties such as our contractors, agents and service providers when we outsource certain functions, including market research, direct marketing, claims handling and recruitment. Our affiliates and third parties may be based locally or they may be overseas where we have a presence or engage such parties, including but not limited to Japan, Australia, New Zealand, Thailand, United Kingdom, Singapore and India.

Disclosure may also be made to government, law enforcement, dispute resolution, statutory or regulatory bodies, or as required by law.

We will make every effort to ensure that we only have business dealings with third parties that value privacy and information security the same way as us. However, by providing us with your consent to collect, use, disclose and hold your information in accordance with this Privacy Policy, you acknowledge that we will no longer be required to take reasonable steps to ensure the overseas recipient's compliance with the relevant Act (Australian or New Zealand) in relation to the handling of your information and we will not be liable to you for any breach of any Australian or New Zealand privacy law by these overseas recipients under the relevant Act (Australian or New Zealand) or otherwise, and on this basis, you consent to such disclosure.

How do we hold your information?

Your information may be held in hard copy documents, as electronic data, or in our software or systems.

What is our information security policy?

We take reasonable steps to protect personal information from misuse, interference and loss and implement physical, technical and administrative security standards to secure and protect your personal information from unauthorised access, modification or disclosure.

Steps we take include implementing and imposing:

- confidentiality requirements on our employees and other representatives, as well as third parties;
- policies on document storage security;
- security measures for access to our systems;
- only providing access to information once proper identification has been given;
- controlling access to our premises; and
- website protection security measures.

Further information about our data security practices can be provided on request. Notwithstanding the above you should be aware that no data protection and security measures are completely secure. Despite all the measures we have put in place, we cannot guarantee the security of your information, particularly in relation to transmissions over the Internet. Accordingly, any information which you transmit to us is transmitted at your own risk. You must take care to ensure you protect your information (for instance, by protecting your usernames and passwords, policy details etc.) and you should notify us as soon as possible after you become aware of any security breaches.

Accessing and correcting your personal information

How can I access and correct my information?

We take reasonable steps to ensure your personal information that we collect, hold and disclose is accurate, up to date and complete. However, we also rely on you to let us know of any changes or corrections required to your information. You should contact us at any time to update your personal information or advise us that the information we hold is not accurate, up to date or complete.

You can access or update your personal information, including opting out of receiving any marketing from the Tokio Marine Group, in the following ways:

- if you have created a profile or an account on our website or App, you can update your information once you login;

- contact your Tokio Marine representative or our Privacy Officer on the contact details at the end of this Privacy Policy;
- if you receive electronic communications, such as an e-newsletter, you may unsubscribe at any time by following the instructions included in the communication;
- if you previously chose to receive push notifications on your mobile device, you may manage your preferences either through your device or the application settings. Alternatively, you may uninstall the application by using the uninstall process available on your mobile device; and
- in relation to cookies, you may adjust your browser settings to accept or refuse cookies.

If we do not provide you with access or refuse to update your information, we will provide you with the reason for refusal and inform you of any exceptions relied upon.

Your request to provide information will be dealt with in a reasonable time from receipt of your request and we may recover from you our reasonable cost of supplying you with this information.

Resolving your privacy issues

Privacy complaints

If you wish to speak with someone or raise a complaint about a breach of the Act or this Privacy Policy, you may contact your Tokio Marine representative or contact our Privacy Officer directly on the contact details below.

You may also contact the Privacy Officer should you have any other questions or would like further information about our privacy and information handling practices.

We will respond to you as soon as reasonably possible.

Tokio Marine Privacy Officer Contact Details

Attn: Privacy Officer

Tokio Marine & Nichido Fire Insurance Co. Ltd.

GPO Box 4616

Sydney 2001 NSW

Email: privacy@tokiomarine.com.au

Telephone: 61 2 92322833

Facsimile: 61 2 92326374

