

PRIVACY STATEMENT



Ensuring your privacy is protected

Australian Privacy Laws along with the Australian Privacy Principles govern the collection, use and disclosure of personal information.

“EML” includes Employers Mutual Limited and Employers Mutual Management Pty Ltd. EML respects your right to privacy and values the trust you place in us to handle your personal and sensitive information. This statement has been prepared for our EMLplus business. Please refer to the relevant website for your relevant privacy statement if you are receiving other services from one of our group companies.

We operate under the Australian privacy laws

EML is committed to handling your personal information in accordance with the privacy laws and the Australian Privacy Principles.

Additional Information for those residing in the European Union (EU)

The European Union General Data Protection Regulation (**GDPR**) concerns the privacy of, and the collection, use and disclosure of, personal information of residents of the EU. In some instances, Australian businesses are required to comply with the GDPR. EML does not intend to provide services to individuals residing within the EU. However, in some limited circumstances we may need to comply with the GDPR regarding personal information we hold. Please see our [Privacy Policy GDPR Addendum](#) for details.

How do we collect personal information?

Generally, we collect information directly from you. We usually collect personal information from you via paper or online forms, our transactional website and/or over the phone. If we need to collect personal or sensitive information from others, such as those listed in the section *“Collection and disclosure of your personal information to and from others”*, we will generally ask for your consent to do so. Please note that this may be in the form of an authority we ask - or arrange for - you to sign, in which you authorise the release of health or other information to us (or to a person or entity engaged by us for the purpose of obtaining the information to be made available to us). If we are unable to collect all the information we require, it may affect our ability to effectively provide our products and services to you.

In addition to the provisions of the Privacy Laws and Australian Privacy Principles, we may be required or authorised to collect personal information under other laws. These laws include the: Anti-Money Laundering and Counter-Terrorism Financing Act 2006, Personal Property Securities Act 2009, Corporations Act 2001, 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.

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How does EML use this information?

We use your personal information for:

- identifying you and doing appropriate checks;
- assessing, managing and investigating your claim;
- managing, training and developing our employees and representatives;
- managing complaints, disputes and reporting to relevant dispute resolution bodies;
- getting a better understanding of you and to use your personal information to improve our services and business

Collection, use and disclosure of your personal information to and from others

EML will use and disclose your personal information for the purposes we collected it as well as secondary purposes that are related, where you would reasonably expect us to. In the case of sensitive information we will only use your sensitive information for secondary purposes which are directly related.

We may disclose your personal information to and/or collect your personal information from:

- other companies within the broader EML Group and other business units and departments within the same company if required;
- hospitals and medical or health or wellbeing professionals;
- rehabilitation, employment or vocational professionals;
- other insurers, reinsurers, insurance investigators, claims and insurance reference services and loss assessors;
- where your employer is the policy holder under a group policy of insurance, your employer;
- where your employer has arranged a policy of insurance through an intermediary, their intermediary, brokers or other financial service providers;
- legal and other professional advisers or consultants;
- government, statutory or regulatory bodies and enforcement bodies like the Australian Tax Office and Centrelink;
- a third party that we have contracted to provide claims management or administrative services for example:
 - information technology providers, including complaints management systems;
 - administration or business management services, consultancy firms, auditors and business management consultants;
 - print, mail and digital services, imaging and document management services;
- any other organisation or person where you have asked them to provide your personal information to us, act on your behalf or asked us to obtain personal information from them, e.g. your family members;

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- persons we use to provide services to facilitate communication e.g. translator services or services for the hearing impaired.

The third parties to whom we contract to provide us with services are also required to comply with the privacy laws and only collect and use your personal information for the purposes for which we engaged them.

Overseas Disclosure

For the purpose of data processing, EML either processes the information on its own behalf or uses service providers overseas, engaged by Employers Mutual Management Pty Limited. These offices are located in Malaysia, Vietnam and in the Philippines. EML has agreements in place with these service providers and your information will only be used in accordance with the purposes of collection or as authorised by law.

EML may also from time to time need to provide reporting or information to intermediaries who have arranged policies, the insurer, or on instruction from your employer. These countries include the United Kingdom, the United States of America, Singapore and the Philippines.

What are your rights?

EML aims to ensure that the personal information it collects, uses and discloses is accurate, complete, relevant and up-to-date.

If you would like to correct any personal information that we currently hold in our systems about you, access your personal information or have concerns about the way that we have managed your information please contact us.

To correct or access your personal information please contact your case manager or relevant EML contact person.

What if I have any further enquiries or concerns?

Our Privacy Policy contains more information about how you may access or correct your personal information or make a complaint about our privacy practices.

Your case manager is the best person to contact in the first instance but do not hesitate to contact the EML Group Privacy Officer:

Email: privacy@eml.com.au

By letter – the EML Group Privacy Officer c/ Risk Management Department Level 3
345 George Street Sydney NSW 2000

By telephone – 02 8251 9000 and ask to speak with the Privacy Officer