

Important Information

About privacy, vulnerable customers, and our Internal Dispute Resolution (IDR) process



Privacy statement and consent

Zurich is bound by the *Privacy Act 1988* (Cth). We collect, disclose and handle information, and in some cases personal or sensitive (e.g. health) information, about you ('your details') to manage and investigate claims, administer policies, comply with our legal obligations, contact you and enhance our products and services ('Purposes'). If you do not provide your information, we may not be able to do those things. By providing us, our representatives, or your intermediary with information, you consent to us using, disclosing to third parties and collecting from third parties your details for the Purposes.

We may disclose your details, including your sensitive information, to relevant third parties including your intermediary, policy owners, affiliates of Zurich Insurance Group Ltd, insurers, reinsurers, our service providers, our business partners, health practitioners, your employer, parties affected by claims, government bodies, regulators, law enforcement bodies and as required by law, within Australia and overseas.

We may obtain your details from relevant third parties, including those listed above. Before giving us information about another person, please give them a copy of this document. Laws authorising or requiring us to collect information include the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth), *Workers Compensation and Injury Management Act 2023* (WA), *Autonomous Sanctions Act 2011* (Cth), *A New Tax System (Goods and Services Tax) Act 1999* (Cth) and other financial services, crime prevention, trade sanctions and tax laws.

Zurich's Privacy Policy, available at www.zurich.com.au or by telephoning us on 132 687, provides further information and lists service providers, business partners and countries in which recipients of your details are likely to be located. It also sets out how we handle complaints and how you can access or correct your details or make a complaint.

Vulnerable Customers

We have policies and processes in place, including training for our staff, to support customers experiencing vulnerability, which may be due to a range of factors such as:

- age;
- disability;
- mental health conditions;
- physical health conditions;
- family violence;
- language barriers;
- literacy barriers;
- cultural background;
- Aboriginal or Torres Strait Islander status;
- remote location; or

- financial distress.

Please tell us if you or someone acting on your behalf needs additional support or assistance so that we can work with you to identify how best to provide that support.

If you need support to meet identification requirements, then we will take reasonable measures to support you.

If you need an interpreter, we will provide you access to one where practicable.

Our insurance products comply with relevant State or Territory anti-discrimination requirements and we will treat people with any past or current mental health condition fairly.

Further information can be found at zurich.com.au/vulnerable-customers.

Zurich Internal Dispute Resolution (IDR) Process

Zurich is committed to providing quality service to all our customers, we aim to be fair and reasonable in all our dealings and have established a formal process for handling disputes.

If you are not satisfied with our decision, you can take the matter further by having your dispute referred to our Internal Dispute Resolution Committee ('the Committee'). The Committee treats all disputes in a fair, reasonable and consistent manner. The process is free of charge.

To activate this process, we ask that you contact the Claims Advisor handling your claim to document your dispute over the phone and that you complete a Dispute Report Form. The Claims Advisor handling your claim can provide you with a copy of this form. The form will enable you to provide the Committee with a clear understanding of the issues involved.

The Committee will consist of up to two senior staff, independent of the Claims Advisor handling your claim. The Committee plays an important role in the preliminary stage for reconsidering primary decisions. Once a dispute does arise, it is in the interests of all parties to seek resolution in a timely, considerate manner.

Timeframes

Zurich has established minimum turnaround times for responding to disputes:

- acknowledge written dispute within 2 working days; and
- provide decision on dispute within 15 working days.

The 15 days starts from receipt of your request to have the dispute referred to the Committee. If further time is required to investigate the dispute, you will receive an update on the progress of the dispute every 10 working days unless an alternate timeframe is agreed upon.

If you remain unsatisfied after the Committee's final decision, you have the option of referring your dispute to WorkCover WA Conciliation and Arbitration Services, or contacting WorkCover WA Advisory Services on 1300 794 744 (www.workcover.wa.gov.au).

You can also seek advice or assistance from a trade union, or a legal practitioner.

Complaints Resolution Process

If you have a complaint about our products, services, staff, or our handling of a complaint, please contact us by:

Telephone: 132 687

Email: gi.feedback@zurich.com.au

Or write to us at:

PO Box 677 North Sydney, NSW 2059