

## **TransRe Australia Privacy Statement**

**(Effective 12 March 2014)**

### **Who we are**

Transatlantic Reinsurance Company is a leading international reinsurance organisation headquartered in New York with branch operations in many different countries including Australia. This Privacy Statement explains how Transatlantic Reinsurance Company and its subsidiaries and their branch offices (hereinafter each referred to as “TransRe”) handle the personal information of individuals in Australia. As a reinsurer, TransRe provides insurance to other insurance companies to enable them to bear risk. TransRe complies with the local privacy laws in the countries where we do business.

### **Your privacy and the law**

This Privacy Policy applies to personal information we may collect from our business partners or you. In Australia, we are bound by the Privacy Act 1988 (Cth) including the Australian Privacy Principles (APPs), along with other applicable privacy laws and codes, when collecting, using, disclosing, holding, handling and transferring any personal information.

### **About this Privacy Statement**

This Privacy Statement explains how TransRe manages your personal information. It provides you with a general overview of

<b>Collecting your personal information</b>	the type of information we may collect and how we receive your information;
<b>Using and Disclosing your personal information</b>	the ways and purposes we may use and disclose your information;
<b>Cross-Border Disclosures of your personal information</b>	our approach to disclosing your information to third parties and overseas recipients;
<b>Holding and storing your personal information</b>	the ways we hold, store and secure your information;
<b>Accessing and Correcting your personal information</b>	how you may access and change information we hold about you; and
<b>Resolving your privacy issues</b>	how you may inquire with our management about handling your information under the APPs.

Updates to this Privacy Statement

Any amendments to this Privacy Statement will be effective once posted on the TransRe Internet. Any request, complaint or claim of an individual involving this Privacy Statement will be reviewed against the applicable version at the time the request, complaint or claim is made.

## **Collecting your personal information**

### **Why do we collect or receive your personal information?**

We may collect or receive your personal or sensitive information to offer or administer our reinsurance services.

### **What is personal information?**

'Personal Information' is any information, or an opinion, which either identifies or could be reasonably used to identify you.

'Sensitive information' is personal information and may include information about your health or genetics, racial or ethnic origin; political opinions; membership in a political association; religious beliefs or affiliations; philosophical beliefs; membership of a trade or professional association; membership of a trade union; sexual orientation; criminal record; biometric information used for automated biometric verification or identification and biometric templates.

### **What kinds of personal or sensitive information might we collect or receive about you?**

We may receive the following types of personal information about you when we provide reinsurance services: your name, address, email address, race or ethnic origin, claims history, medical reports, financial history, disability data, age, car registration, passport details, bank and credit card details, birth dates, job title, salary, job position and bank account details.

### **How do we collect personal information?**

We may collect or receive your personal information from other entities within the TransRe group, insurance brokers or agents, other insurance companies, third parties who may be arranging insurance cover for a group you are part of, industry or government databases, statutory or regulatory bodies, or publicly available sources, etc., in connection with our reinsurance company operations.

## **Using and disclosing your personal information**

We only use and disclose personal information for the purpose it was collected which is to provide reinsurance services, including underwriting, payment of reinsurance claims and other activities relating to our reinsurance business. We may also use and disclose personal information for related purposes that include sharing information with our business partners and service vendors.

## **Cross border disclosures of your personal information**

We transfer or disclose personal information to:

- Other branches of TransRe including the home office located in the United States of America, our subsidiary in the United Kingdom and our branch Hong Kong for the purpose of corporate reporting or performing our functions. Please visit the TransRe Website for a list of our worldwide office locations.
- Third parties such as agents, insurance companies, reinsurance intermediaries, other reinsurance companies, vendors, service providers (including hosting providers) who provide services for us in connection with our company operations. Disclosure may also be made to government, law enforcement, dispute resolution, statutory or regulatory bodies, or as required by law (including the Corporations Act and the Anti-Money Laundering & Counter-Terrorism Financing Act).

If personal information is transferred to another entity outside Australia that does not have legislation similar to the Privacy Act, we will take steps to ensure that adequate measures are taken to protect the personal information before it is transferred.

## **Holding and storing your personal information**

Your personal information is held on databases and physical files. TransRe takes appropriate technical, organisational and physical measures to keep your personal information secure from unauthorized access, modification and disclosure.

If we outsource services involving the use of your personal information, we will take reasonable steps to ensure that our business partners and vendors take measures to comply with applicable data protection regulations to ensure the protection of your personal information.

When all our legal obligations to retain your information have expired or we no longer need your information for a purpose that it was collected, we will take such steps as we are responsible to destroy or de-identify it.

## **Accessing and correcting your personal information**

You may request access to personal information we hold about you and you may request that we make corrections to that information.

We will generally provide you with access to personal information we hold about you on request. In limited circumstances however, access may be refused if required or permitted by law. If we do not provide you with access, we will explain the reason for our refusal in writing.

We will take reasonable steps to maintain accurate information and correct personal information that is inaccurate, out of date, incomplete, irrelevant or misleading.

We will not charge you for making an application to access your personal information but may charge a reasonable fee to cover the cost of giving access, such as photocopying costs. We will advise you if such a charge applies before your request is dealt with.

If you want access to your personal information or to correct personal information we hold about you, please make the request in writing using the contact details below.

## Resolving your privacy issues

If you have any questions or would like further information about our privacy and information handling practices, or if you wish to make an access request or submit a complaint about a breach of the Act or this Privacy Statement, you may contact us by one of the following means:

By telephone: TransRe Regional Compliance Liaison: Tel: (61) 2 9274 3061

By email: [Privacy@transre.com](mailto:Privacy@transre.com)

By writing:

TransRe Compliance Liaison: Transatlantic Reinsurance Company, Level 21, Australia Square, Level 21, Australia Square, 264 George Street, Sydney NSW 2000, Australia

TransRe Privacy Officer: Transatlantic Reinsurance Company, One Liberty Plaza, 165 Broadway, New York, New York 10006

If, however, you feel that your complaint has not been resolved, then you may contact the Office of the Australian Information Commissioner at the location specified below:

**Online Complaint Form:** <http://www.oaic.gov.au/privacy/making-a-privacy-complaint>

**By telephone:** 1300 363 992

**By email:** [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au)

**By writing:** Office of the Australian Information Commissioner, GPO Box 5218, SYDNEY NSW 2001