

Your privacy

This Privacy Collection Notice explains how your personal information is collected, used and disclosed in relation to your Everyday Pet Insurance policy and/or your application or enquiry about Everyday Pet Insurance (via a digital or on-line quote-line, or over the phone), by the following entities as relevantly specified in this Notice:

- PetSure (Australia) Pty Ltd ABN 95 075 949 923, AFSL 420183 (**PetSure**)
- The Hollard Insurance Company Pty Ltd ABN 78 090 584 473, AFSL 241436 (**Hollard**)
- Woolworths Group Limited (Woolworths) ABN 88 000 014 675 (**Woolworths**)

In this Privacy Notice, ‘we’, ‘us’, ‘our’ means:

- PetSure, Hollard and Woolworths for renewals of policies first issued before 17 July 2023; or
- PetSure and Woolworths for all other policies.

Each recipient is subject to the Australian Privacy Principles under the *Privacy Act 1988* (Cth) and issue this Collection Notice jointly.

1. Why we collect your personal information

We collect, store, use, disclose and otherwise handle personal information in ways people would reasonably expect and where it is reasonably necessary in order for us to provide and offer you the various products and services we administer, including:

- responding to your enquiries and providing you with assistance you request of us;
- issuing, 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 to you and administering our customer loyalty or rewards programmes, and providing you with access to our GapOnly® claims system);
- providing you with online veterinary consultations and/or other veterinary or pet related services;
- processing your survey or questionnaire responses, market research and the collection of general statistical information using common internet technologies such as cookies;
- where we have your consent, providing you with marketing communications about products and services (of ours or a third party);
- improving our services and products (e.g. quality assurance and training purposes);
- performing administrative operations (including accounting and risk management); and
- to assist us in developing and identifying products and services that may interest you and (unless you ask us not to) telling you about products and services we offer.

You are always in control of the direct marketing communications which you receive from us, and you can opt-out at any time. You can opt-out by contacting the Privacy Officer on 1300 101 234 or by sending an email to privacy@woolworths.com.au.

2. What happens if you don't give us your personal information?

If you do not consent to us collecting and using or disclosing 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; or

- providing you with online veterinary consultation services and/or other veterinary or pet related services.

It may also prevent us from maintaining or administering your policy or the provision of information regarding our products or services or those of any third party.

3. How we collect your personal information

Where possible, we will collect personal information from you directly through various ways (including telephone, our websites, customer portal, hard copy forms, email or in writing). In some instances, we may also collect your information from a third party where required or permitted by law.

Third parties may include:

- our authorised representatives, distributors or referrers, agents or related entities, insurers, veterinary service providers, insurer's appointed service providers including claims assessors;
- another party involved in a claim;
- your family members, or anyone you have authorised to deal with us on your behalf;
- our legal or other advisers;
- external dispute resolution bodies or regulators;
- data partners as authorised by the Privacy Commissioner, analytic consultants and other similar organisations; and
- any other organisation or person where you have authorised them to provide your personal information to us or consented to us obtaining personal information from them.

If you provide personal information to us about another person, you must ensure that you have received permission from that individual for us to collect, use, and share, their personal information in accordance with this Privacy Collection Notice. If you have not done, or will not do so, you must tell us before you provide the relevant personal information to us.

4. Who we disclose your personal information to

To the extent permitted by law and where reasonably necessary in relation to the products and services we provide or administer, we may disclose your personal information to other parties. This may include:

- any person authorised by you;
- our related entities;
- our lawyers and other professional advisers;
- 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, and pet or veterinary related service providers.

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.

We may also collect personal information from these people and organisations listed above.

5. Where we handle your personal information

We predominantly store your personal information in Australia. However, 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 find further information in our privacy policies listed below or contact us for details.

6. Access, corrections and complaints

You can read more about how each recipient collects, uses and discloses your personal information or obtain information about how to lodge a complaint about a breach of the Australian Privacy Principles by considering the Privacy Policy of each recipient.

If you would like to access, or revise, your personal information we hold about you, or if you have any concerns or queries about the manner in which your personal information has been handled, please contact us as applicable.

Woolworths

Phone: 1300 101 234
Email: privacy@woolworths.com.au
Privacy Policy: insurance.everyday.com.au/pet-insurance/privacy

PetSure

Phone: (02) 9842 4800
Email: privacy@petsure.com.au
Privacy Policy: petsure.com.au/privacy-policy/

Hollard

Phone: (02) 9253 6600
Email: privacy@hollard.com.au
Privacy Policy: hollard.com.au/contact/protecting-yourinformation

If you wish to make a formal complaint, please provide your complaint in writing to our Privacy Officer and provide all information relevant to your complaint.

You can obtain information on privacy issues in Australia by visiting the Australian Federal Privacy Commissioner's website located at oaic.gov.au, by email at enquiries@oaic.gov.au or by telephoning 1300 363 992.