



Qikio
Quick Insurance Online

Policy

Qikio Car Insurance Privacy Policy

July 2023

Qikio Car Insurance is underwritten by Aioi Nissay Dowa Insurance Company Australia Pty Ltd (Adica) ABN 11 132 524 282 AFSL Number 443540.

Table of Contents

1. About Us.....	2
1.1. About Adica.....	2
2. Our commitment to the protection of your personal information	2
2.1. What personal information do we collect?	2
2.2. How do we collect personal information?	3
2.3. How do we use your personal information?.....	4
2.4. How do we disclose your personal information?	5
2.5. Security of your personal information	6
2.6. How to access and correct your personal information	6
3. If you have a complaint relating to privacy	7
4. Revision of this privacy policy.....	8
5. Contact Details	8

1. About Us

Please note that in this privacy policy 'we', 'us', or 'our' refers to Aioi Nissay Dowa Insurance Company Australia Pty Ltd ABN 11 132 524 282 (Adica).

1.1. About Adica

Qikio Car Insurance is issued and underwritten by Adica.

Adica is a member of MS&AD Insurance Group Holdings Inc., which also includes Mitsui Sumitomo Insurance Co., Ltd. MS&AD Insurance Group Holdings Inc. is one of Japan's largest non-life insurance companies, with a worldwide network providing diversified insurance services through subsidiaries and branches in key cities in Asia, Australia, North America, and Europe.

Adica is an APRA regulated general insurer and a holder of an Australian Financial Services Licence (AFSL).

2. Our commitment to the protection of your personal information

This privacy policy sets out the way we collect, hold, use, and disclose your personal information including, where relevant, your sensitive information such as your health information or criminal record.

Personal information refers to information or an opinion about an identified or reasonably identifiable individual.

By visiting any of our websites, applying for, renewing, or using any of our products or services or providing us with your personal information, you consent to your personal information being collected, held, used for the purposes, and disclosed as set out in this privacy policy.

You do not have to provide us with your personal information. However, if you do not provide us with the information we request, we may not be able to assist you or provide you with our products or services.

2.1. What personal information do we collect?

We collect personal information necessary for us to provide you with the assistance, products and/or services you have requested or to manage the claims made by you or

against you or to conduct customer research, marketing and for reporting purposes. Such personal information could include your name, address and other contact details, age, gender, occupation, insurance profile, driving record, claims history record, vehicle details, IP address, location information obtained from your mobile device and details of insurance policies you hold.

In some circumstances (such as when you take out specific insurance policies with us), we may need to collect additional personal information from you or collect personal information from you in a way which is not described in this policy. Where this is the case, we will provide you with a Product Disclosure Statement which details the personal information we will collect from you and how we will use, hold, and disclose that personal information.

We may also collect personal information and other data using cookies, including by our use of Google Analytics or any other analytics software such as Microsoft Clarity and Adobe Omniture. These cookies allow us to collect information regarding your use of certain websites and applications we offer to identify potential improvements to the function and performance of such websites and applications, and for other purposes including determining the cost of premiums. For more information on how Google Analytics collects and processes your data (including details of how to control the information that is shared with Google), please see policies.google.com/privacy/partners.

We will only collect, hold, use, or disclose sensitive information (including health information or past criminal convictions) about you for the purposes noted in this privacy policy, with your consent or if required by law and if the information is necessary to provide you with cover or process a claim under any of our insurance products.

2.2. How do we collect personal information?

We collect your personal information in various ways, for example, over the phone to our call centre or staff, or over the internet when you interact with us online, or through your Insurance Broker if you use one.

Whenever possible, we collect your personal information directly from you. However, we may collect personal information about you from someone else. For example, from our intermediaries (if you apply for, receive, or acquire one of our products or services via them), other insurers, medical practitioners, data brokers, providers of search services, assessors, repairers, your employer, another party involved in a claim or your family members.

Irrespective of the source, we respect and value your personal information and will deal with it in the manner set out in this privacy policy.

We may also request you to provide us with personal information about someone else, such as a co-insured or a witness to an accident that is the subject of a claim. Before providing us with such information you must tell the person that you will be providing personal information about them to us and that their information will be handled in accordance with this privacy policy. You must also provide them with a copy of (or refer them to where they can obtain a copy of) this privacy policy.

If you provide us with personal information of another person, you warrant that you have that person's consent to do so.

2.3. How do we use your personal information?

We collect your personal information for the purposes for which it was provided to us, other related purposes or as authorised or required by law. Such purposes include:

- communicating with you, providing you with the assistance, products and/or services you have requested and processing any payments;
- setting premiums appropriately and compiling customer data and statistics;
- managing, assessing, investigating, and paying claims;
- identifying and communicating with third parties in relation to claims;
- conducting market research to better understand the needs of our customers;
- enabling us, Qikio and our other partners to conduct market research to better understand the needs of customers, or to develop new products and services which may be of interest to our customers (which includes using data analytics and customer analysis);
- providing you with marketing material and keeping you informed of special offers, new products or services of ours and our intermediaries, including Qikio and its partners (if you have consented to receiving such marketing materials); and
- any other purposes specified at the time of collecting your personal information.

We will only use your sensitive information (such as health information or criminal record) or the purposes for which it was initially collected, other directly related purposes or purposes to which you otherwise consent.

If at any time you do not wish to receive Qikio marketing, you may follow the unsubscribe instructions on any Qikio marketing. You can elect to receive or cease receiving Qikio marketing at any time by simply following the instructions on any Qikio marketing.

2.4. How do we disclose your personal information?

Where appropriate we will disclose your personal information to Qikio or other third parties who provide services to us or on our behalf for purposes such as processing a claim, validating, and confirming information, administering policies, or to conduct customer research, data analytics, or for reporting purpose. The types of entities to which we may disclose your personal information include:

- related entities (for management of your policy or if they take over any of our functions or activities as a result of a restructure or otherwise);
- other insurance companies and re-insurers (for example to confirm your insurance profile);
- Qikio (including our intermediaries with Qikio and/or an appointed representative to provide or facilitate the provision of our or its services to you);
- our third party Information Technology (IT) and other service providers (for example our mailing house or our lawyers);
- Qikio in order for it to provide you with Qikio Marketing (if you have consented to receiving it);
- claims/loss assessors, loss adjustors, investigators, and recovery agents (for example when a claim requires assessment or investigation);
- repairers and suppliers;
- insurance reference bureaus, data collection and verification agencies and consumer research organisations;
- the Australian Financial Complaints Authority (AFCA) (which is an external dispute resolution scheme);
- a guarantor noted on a finance contract and finance companies; and
- government authorities, law enforcement agencies and credit enforcement bodies and agencies (if permitted or required by law).

Some of the entities listed above are located in countries outside of Australia (such as Japan).

We will only disclose your sensitive information (such as health information or criminal record) for the purposes for which it was initially collected, other directly related purposes or purposes to which you otherwise consent.

2.5. Security of your personal information

We take reasonable steps to protect your personal information against loss, misuse, interference and unauthorised access, alteration, or disclosure. For example, access to the personal information we store on our systems is subject to the use of secure passwords and identifiers and we also implement reasonable physical security measures.

However, no security measure is completely secure and, despite the procedures we have put in place, we cannot guarantee the security of your personal information (particularly in relation to transmissions over the internet). Any information which you transmit to us is transmitted at your own risk. You must also make sure you protect your personal information, for example by protecting your usernames, passwords, and policy details. You should notify us as soon as you become aware of any such security breaches.

2.6. How to access and correct your personal information

We take reasonable steps to ensure the personal information we collect, and hold is accurate, complete, and up to date.

However, we rely on you to advise us about any changes to your personal information to help us maintain accurate, complete, and up-to-date information. Please let us know if you think any information, we hold about you is not accurate, complete, or up to date.

On request, we will provide you with access to your personal information that we hold (unless otherwise required or permitted by applicable law). We will notify you of the basis for any denial to access your information.

Although some requests can be made by telephone, for others (such as a relevant assessor's or investigator's report) we may need you to complete a written application.

Please contact us on 1300 459 346 or customerservice@qikio-car.com.au if you would like information on how to request access to such information. There is no charge for making a request.

3. If you have a complaint relating to privacy

If you believe we may have compromised your privacy or breached the Privacy Act 1988 (Cth) or its privacy principles, you can call, email, or write to us via the contact details provided below. You will need to provide us with details of your complaint and any supporting evidence and/or information.

We will investigate your complaint and determine the steps we will undertake to resolve your complaint. We will contact you if we require any additional information from you. We will notify you in writing of our determination regarding your complaint and we will endeavour to do so no later than 30 days after you first contact us, provided we have all the necessary information to make that determination.

If you disagree with our determination, you can contact us to discuss your concerns or you can either contact the Australian Financial Complaints Authority (AFCA) or refer your complaint to the Office of the Australian Information Commissioner (OAIC) as follows:

- AFCA: The AFCA provides fair and independent financial services complaint resolution that is free for consumers. AFCA has authority to review certain complaints. Contact them to confirm if they can assist you.

Ph: 1800 931 678 (free call)

Mail: GPO Box 3, Melbourne VIC 3001

Email: info@afca.org.au

Website: afca.org.au

- OAIC:

Ph: 1300 363 992

Mail: GPO Box 5288, Sydney NSW 2001

Email: enquiries@oaic.gov.au

Website: oaic.gov.au

4. Revision of this privacy policy

This policy is also available at qikio.com.au/car/privacy.

We reserve the right to revise our privacy policy or any part of it from time to time. Please review this privacy policy periodically for changes. If we make material changes to our privacy policy, we will notify you in writing or by putting a notice on the website above.

Your continued use of our websites, products, or services, requesting our assistance, applying for or renewal of any of our products and/or services or the providing of further personal or sensitive information to us after our privacy policy has been revised constitutes your acceptance of the revised privacy policy.

5. Contact Details

For information regarding Your privacy:

Phone: 1300 459 346

Website: qikio.com.au/car

Email: customerservice@qikio-car.com.au

Mail: Adica
PO Box 7212,
Melbourne VIC 3004