



## Customer Privacy Policy

# CUSTOMER PRIVACY POLICY

## FUTURE INSURANCE GROUP INTERNATIONAL PTY LTD (FIGI LIFE)

Future Insurance Group International Pty Ltd (FiGi Life) (ABN 18 619 183 149, AFSL 506558) is an underwriting agency formed in 2017 and provides lifestyle related insurance products.

## INTRODUCTION

The privacy of your personal information is very important to FiGi Life ('us', 'our' or 'we').

This Privacy Policy details how FiGi Life collects, uses and protects an individual's personal information in accordance with our obligations under the Privacy Act 1988 (Cth) ("Privacy Act").

The terms of our Privacy Policy may change from time to time. The current terms will be displayed on our website.

## ABOUT THE PRIVACY ACT

The Federal Government's Privacy Act regulates, via the Australian Privacy Principles, the way private sector organisations can collect, use, keep, secure and disclose personal information.

Personal information includes information that can be used to identify an individual e.g name, address, telephone number, age, and details about your devices.

The aim of the law is to ensure that private organisations that hold personal information about people, handle that information responsibly. It also gives people some control over the way information about them is handled. For example, it gives individuals the right to know what personal information an organisation holds about them and a right to correct that information if it is wrong.

## INFORMATION COLLECTED

We collect personal information from you that is relevant to providing products and services to you. Where possible, we collect it directly from you.

We will only do so with your consent, or otherwise in accordance with the Privacy Act. That consent may be express, or implied, such as when you have been informed verbally, or when you continue a telephone call with our staff, after you have heard a recorded message.

## ONLINE PRIVACY

We may collect some personally identifiable information about you at different times depending on how you choose to access our website.

If you submit your e-mail address for a request it will be used to complete that request and send a reply. If you submit your email address as part of your login to the customer portal, we may also use it to provide you with specific information regarding our services and insurance products.

We may request your e-mail address for the inclusion into a mailing list. If you choose to submit your e-mail address an option to remove this address from our database will be offered to you via e-mail correspondence. All opt-in e-mails sent to the mailing list will comply with the Australian Spam Act.

## USE OF COOKIES

From time to time, we may use data collection devices such as 'cookies' in conjunction with our website. Cookies are commonly used on the internet. They are a small file placed onto a computer by a server. A cookie can later be identified by a server. We may use both 'persistent' and 'session cookies'. We use the services of a marketing company to help us measure the effectiveness of our advertising and how visitors use our site. Although our marketing company manages the information coming from our site on our behalf, we control

how that data may and may not be used. Any information that is collected in this way is used in an aggregated form, we do not use it to identify you as an individual.

**We may use cookies for various purposes such as:**

- to provide you with better and more customised service and a more effective website.
- collecting anonymous statistical information on things such as how many visitors our sites receive, how those visitors use the sites and where they came from.
- If you wish, you can configure your browser so it does not accept cookies, but this may affect the functionality of the website.

## USE OF INFORMATION

We use the personal information we collect to provide quotations and to issue policies. We also use that information to administer your policy, to process any claims you may have and to enhance our relationship with you. In addition, we may use the information to provide you with updates of our products and services, and products and services provided by affiliated companies.

## DISCLOSURE TO OTHER PARTIES

The personal information that we collect from you may be disclosed to other parties which are involved with the provision of our products and services to you. Such parties include the insurance administrator and underwriter. We may also obtain information about you from some of the above parties. Where you provide us with personal information about other people you must have their consent to do this, and to provide it on their behalf. If not, you must tell us.

Personal information may also be provided to our affiliated companies to enable them to offer products and services directly to you.

We will also disclose your personal information where the disclosure is required or authorised by or under law. As an example, we may disclose information to government agencies.

Any third parties we provide information to, can use or disclose personal information provided to them, only for the specific purpose for which it was provided.

## ACCESS TO PERSONAL INFORMATION

You can request access to the personal information we hold about you. Access will not be denied unless there are exceptional circumstances as allowed for under the Privacy Act. For example, where we are involved in legal proceedings or where the request is frivolous. We may charge a fee for access and if we do, we will advise you of the fee prior to proceeding with the request.

## ACCURACY OF INFORMATION

We will take reasonable measures to ensure that the personal information we hold about you is accurate and up to date. If you believe your personal information is not accurate and up to date, please inform us. We will promptly update any information that is incorrect.

## INFORMATION SECURITY

We will take reasonable precautions to ensure that the personal information that we have about you is protected against any unlawful use or access and is kept safe and secure.

While we undertake reasonable steps to protect your personal information, no guarantee can be given that information sent over the internet is always 100% secure. Sending and receiving information over the internet is at the user's own risk, however we will take all reasonable steps to ensure your data security once we receive it.

Please get in touch with us if you have any questions.