

RGA Privacy Policy

Protecting your privacy is very important to us. We want you to understand what information we collect, how we collect this information and how we use it.

This Privacy Policy sets out how we deal with personal and sensitive information.

This Policy applies to the following RGA companies from the Effective Date:

- RGA Reinsurance Company of Australia Limited ABN: 14 072 292 712;
- RGA Australian Holdings Pty Ltd ABN: 20 071 125 507; and
- RGA International Division Sydney Office Pty Limited ABN: 99 100 532 938;

("we", "us" or "our")

These companies will at all times comply with the *Privacy Act 1988 (Cth)* and all amendments to this legislation, including the Australian Privacy Principles.

By consenting to your insurer providing your personal information to us, you consent to us collecting, holding, using and disclosing your personal information in accordance with the terms of this Privacy Policy.

What information we collect and from whom we collect it

Personal information is information or opinions that identify you. We may collect and hold the following personal information about you in connection with the life reinsurance services we provide:

- name;
- date of birth;
- gender;
- marital status;
- contact details;
- medicare number; and
- details about your employment, income and/or finances.

Sensitive information includes health and genetic information. We may collect and hold this type of sensitive information for the purpose of providing life reinsurance services. In particular, we may collect and hold:

- details about your health, including your mental health and/or disability; and
- records concerning advice and/or treatment you have received including the medications which you have been prescribed.

We do not collect personal information directly. We may collect this information from the following sources:

- your insurer when you apply for insurance cover or submit a claim on your policy including from the information you provide on the forms you complete and the attachments to those forms;
- third parties such as doctors, therapists, government agencies, vocational specialists;
- information we derive from you in connection with this website through an internet "cookie" (an information-collecting device) or otherwise, such as your Internet browser, domain name and referring link; and
- information we receive directly from you or your agents or appointed professional advisers.

If the required information is not provided to us, we may not be able to provide your insurer with the reinsurance services they have requested and this may affect the insurer's ability to provide you with the relevant insurance.

What we do with the personal and sensitive information that we collect and hold

We use the personal and sensitive information we collect and hold to provide life reinsurance services. In particular, we use this information to:

- decide what risks we will underwrite and the terms on which we will underwrite them;
- determine the reinsurance premium that we will charge to provide the reinsurance cover;
- maintain and manage the policies which we reinsure;
- assess claims made;
- pay out benefits in accordance with claims made;
- perform actuarial analyses; and
- improve our service offerings, products and internal operations including through testing of our software and systems .

What information we disclose and to whom we disclose it

We may disclose the personal and/or sensitive information we collect, as described above, to persons or companies that perform services on our behalf. These may include:

- our related companies who hold and/or assist us in providing reinsurance services;
- our consultants and service providers who assist us in assessing claims; and
- our retrocessionaires.

We may disclose the personal and/or sensitive information we collect outside of Australia to the following locations for the purposes of providing life reinsurance services:

- Canada
- Japan
- New Zealand (branch office of RGA Reinsurance Company of Australia Limited)
- United Kingdom
- United States of America.
- India
- China
- Korea
- Hong Kong

We will not otherwise disclose any personal or sensitive information about you to anyone except as permitted or required by law.

Our security procedures

We restrict access to your personal and sensitive information and only allow disclosures to persons and companies as permitted by law to assist in providing products or services to you. We maintain physical, electronic, and procedural safeguards to protect your personal information.

We have implemented strong data security and privacy practices as well as physical, organizational and technological means to ensure the security of our data and to protect the information from unauthorized collection, disclosure, and other use. In addition, we use the following data protection principles as the core of its data privacy, data protection and data security policies, procedures and processes.

- Data must be fairly and lawfully processed
- Data must be processed for specified and lawful purposes only
- Data must be adequate, relevant, and not excessive in relation to those purposes
- Data must be accurate, and where necessary, kept up to date

- Data must be kept for no longer than necessary
- Data must be processed in accordance with the data subject's rights
- Data must be kept secure

How you can access and/or correct the personal and/or sensitive information that we hold

You are entitled to seek access to the information about you that is held by us and to seek to correct that information. If you would like to access your information and/or request a correction, please contact:

Graham Warn

Privacy Officer RGA Reinsurance Company of Australia Limited

GPO Box 4142, Sydney NSW 2001

T: +61 2 8264 5800

E: privacy@rgare.com

How you can lodge a complaint about how we have handled your personal or sensitive information and how we will address your complaint

If you wish to make a complaint about a breach of this Privacy Policy or the Australian Privacy Principles, please contact our Privacy Officer who will investigate the issue and determine the steps that we will undertake to resolve your complaint. You will need to make the request in writing to the address above and provide us with sufficient details regarding your complaint together with any supporting evidence. We will contact you if we require any additional information from you and will notify you in writing, within 30 days of receiving all the required information, of the outcome of the investigation.

If you are not satisfied with the outcome of the investigation, you can contact us to discuss your concerns or contact the Australian Privacy Commissioner via www.oaic.gov.au.

Effective Date: 10 March 2014

Policy Last Reviewed: April 2017