

Privacy Policy

1 JULY 2024

Peninsula Mutual Limited (Peninsula Mutual or us) collects and handles personal information in accordance with the [Privacy Act 1988 \(Cth\)](#) (Privacy Act), including the [Australian Privacy Principles \(APPs\)](#). Personal information includes information relating to you. References in this Privacy Policy (Policy) to “you” are references to the individual reading this Policy or an individual on whom Peninsula Mutual has collected information. References to the terms “Australian Privacy Principles”, “personal information” and “sensitive information” have the meaning attributed to those terms in the Privacy Act.

Please review this website regularly as this Policy may change from time to time. Alternatively, to request a copy to be sent by email free of charge, please email Peninsula Mutual at peninsula.mutual@peninsula-au.com

If you are an employee of a Member, please refer to the section headed ‘Employee Information’ below.

Collection of information

The types of information Peninsula Mutual collect will depend on the nature of your dealings with Peninsula Mutual. Peninsula Mutual will only collect personal information if it is reasonably necessary for one or more of its functions or activities. Peninsula Mutual will generally collect personal information about you when you:

- visit its website;
- provide personal information via a Peninsula Mutual web form;
- subscribe to a newsletter or to receive Peninsula Mutual publications;
- attend an Peninsula Mutual seminar; and
- engage in business dealings with Peninsula Mutual.

If you are a Member of Peninsula Mutual the personal information that will ordinarily be collected about you will include your name, business or residential address, email address and contact numbers.

You have the option of not providing personal information to Peninsula Mutual. However, if you decide not to provide the requested information, Peninsula Mutual may not be able to provide you with protection.

Collection of non-personal information via this website

Peninsula Mutual also collects information that does not, on its own, identify an individual (non-personal information). When you visit Peninsula Mutual’s website, a record of your visit is made with the following information:

- your top-level domain name;
- the date and time of your visit;
- the web pages you accessed;
- the documents you downloaded;
- the type of browser you are using;
- your server address; and
- IP address, on a general and aggregate basis, in order to analyse the performance of the site.

This aggregated, non-personal information is collated in order to determine the amount of people who visit Peninsula Mutual's website and the most frequently visited sections of the website. This enables Peninsula Mutual to continually update and refine its site. If you use any forms on its website to send an email to someone at Peninsula Mutual, a record will also be made of your email address.

When Peninsula Mutual combines non-personal information with personal information, Peninsula Mutual treats the combined information as personal information.

Peninsula Mutual's website may contain links to other sites. Peninsula Mutual is not responsible for the privacy practices or policies of those sites.

Cookies

Our website, online services, apps and email messages may use cookies. Cookies help us to better understand user behaviour and tell us which parts of the website people have visited. Peninsula Mutual uses cookies to improve the navigational experience of visitors on its website by making it more user-friendly.

If you wish to disable cookies, your browser should allow you to opt out of receiving cookies. If you are not sure whether your browser has this capability, check with your service provider to find out how to disable cookies. Please note that certain features of Peninsula Mutual's website may not be available once cookies are disabled.

Website analytics

Our website uses Google Analytics, a service which transmits website traffic data to Google servers in the United States. Google Analytics does not identify individual users or associate your IP address with any other data held by Google. Peninsula Mutual uses reports provided by Google Analytics to help understand website traffic and webpage usage.

By using this website, you consent to the processing of data about you by Google in the manner described in [Google's Privacy Policy](#) and for the purposes set out above. You can opt out of Google Analytics if you disable or refuse the cookie, disable JavaScript, or [use the opt-out service provided by Google](#).

Our website also uses interfaces with social media sites such as Facebook, LinkedIn, Twitter and others. If you choose to "like" or "share" information from this website through these services, you should review the privacy policy of that service. If you are a member of a social media site, the interfaces may allow the social media site to connect your visits to this site with other personal information.

Collection of information in the ordinary course of business

Peninsula Mutual may collect personal information about you in the ordinary course of its business, including your name, address, contact details and occupation. This information may be collected through meetings, face to face interviews, business cards, seminars, telephone calls and from third parties in accordance with the Privacy Act.

Monitoring of telephone calls

When Peninsula Mutual representatives speak to you on the phone, calls may be recorded for security, training and quality assurance purposes.

Sensitive information

Peninsula Mutual will only collect sensitive information about you (e.g., information about your membership of a professional body, race, religion, ethnicity, political opinion or individual health information) with your consent and if the collection is reasonably necessary for one or more of its functions or activities.

Use of personal information

Peninsula Mutual may use personal information it collects about you for a number of purposes including to:

- provide protection for risks set out in the Peninsula Protect PDS;
- compile statistical data and to maintain its database;
- develop/improve its website;
- respond to any email inquiries;
- notify you of any upcoming training or other events;
- provide you with publications;
- manage systems administration;
- comply with compliance policies; and
- manage claims on your behalf.

Peninsula Mutual will not use or disclose your personal information for any purpose which is not related (or in the case of sensitive information, directly related) to the above purposes without your consent, or unless otherwise authorised, required or permitted under Australian law or regulation.

Peninsula Mutual will not use or disclose personal information it holds for direct marketing purposes unless you consent to its use for this purpose. If you no longer wish to receive information about Peninsula Mutual's products, or other marketing communications, please send an email to Peninsula Mutual at: marketing@peninsula-au.com advising that you do not wish to receive such information.

Disclosure of personal information

Peninsula Mutual may disclose your personal information in the following ways:

- on a confidential basis to external service providers that provide services such as financial or administrative services in connection with the operation of its business;
- to any person (where necessary) in connection with its services, such as to regulatory authorities, partners, or advisors; or
- to related entities of Peninsula Mutual overseas, including in the UK, Canada and New Zealand, but in all such cases in accordance with the APPs.

Examples of services provided by external service providers include mailing houses, payment processors, archiving services, auditors, research organisations and consultants who conduct research on behalf of Peninsula Mutual so it can better meet the needs of clients and staff.

If Peninsula Mutual engages external service providers, it will take reasonable steps to ensure those entities comply with their obligations under the APPs when they handle your personal information. Peninsula Mutual will also ensure external service providers are only authorised to use personal information for the limited purposes specified in Peninsula Mutual's agreement with them.

Peninsula Mutual will also take reasonable steps to ensure that any overseas related entities or service providers comply with the applicable sections of the APPs in relation to how your personal information is held, managed and accessed.

Employee information

Peninsula Mutual may collect the following personal information about an individual employed (Employee) by a Member (Employer) of Peninsula Mutual:

- name and address;
- date of birth;
- job title;
- immigration status details;
- tax file number;

- terms and conditions of employment including employee benefits; and
- information relating to employment (i.e. absentee records, development records,
- annual and personal/carer's leave entitlement, disciplinary and grievance matters).

This information may include sensitive information (including information relating to an employee's health or ethnic origin).

Any information about Employees will be collected and stored at the request of, and with the consent of, Peninsula Mutual's Members. Members may collect, store, use and disclose this information for the purpose of claims made under Peninsula Protect.

Peninsula Mutual and its representatives may also use information collected in the management and handling of claims. An Employee's personal information will only be used for purposes related to (or in the case of sensitive information, directly related to) their claim against the Member, or as otherwise authorised, required or permitted under Australian law, or for another purpose to which the employee consents.

Peninsula Mutual will not disclose any Employee's personal information to third parties without consent from the Employee, unless such disclosure is to a government body, regulator, law enforcement agency or other party required, authorised or permitted under Australian law.

Employees may request copies of their personal information, request amendments to their information and make a complaint in accordance with this Policy.

Access and amendment requests

If you wish to obtain access to any personal information that Peninsula Mutual has collected about you, please make a request in writing to Peninsula Mutual's Mutual Compliance Manager (details below). A reasonable fee may apply for the provision of this information (ordinarily, an electronic print out or photocopy). Identification will be requested for security purposes.

Peninsula Mutual will take reasonable steps to make sure that any personal information it collects, uses or discloses is accurate, complete and up to date. If you believe that any information held by Peninsula Mutual is inaccurate, incomplete, out of date, irrelevant or misleading, please contact Peninsula Mutual's Mutual Compliance Manager (details below).

Request for access and/or amendments will be responded to within a reasonable period of time in accordance with the APPs. Peninsula Mutual will notify the Member if Peninsula Mutual receives a request from an Employee. Peninsula Mutual may refuse a request for access or amendment to personal information in the circumstances outlined in the APPs. If access is refused, Peninsula Mutual will provide you with a written reason for the refusal.

Complaints

If you have any complaints about Peninsula Mutual's dealings with your personal information, including any breaches by Peninsula Mutual of the APPs, please email Peninsula Mutual's Mutual Compliance Manager (details below) with:

- (a) details of your complaint including relevant dates and names of third parties (if any); and
- (b) provide any relevant documents or correspondence.

Peninsula Mutual will acknowledge receipt of your complaint within two days and investigate the issue. Peninsula Mutual will advise you in writing of the outcome of the investigation within a reasonable period of time in accordance with the APPs. If you are not satisfied with the outcome, Peninsula Mutual will advise you of

further options including, if appropriate, review by the Privacy Commissioner within the Office of the Australian Information Commissioner (see www.oaic.gov.au/ for further information).

Storage and security of personal information

Peninsula Mutual takes all reasonable steps to ensure that personal information is kept secure and protected against unauthorised access, modification or disclosure and from misuse, interference and loss.

Any information which Peninsula Mutual holds is stored on secure servers, either in Australia and/or overseas (UK, Canada and New Zealand), that are protected in controlled facilities. Only certain authorised employees of Peninsula Mutual and/or any appointed contractors who provide services in relation to its information systems will have access to the secure servers.

Although Peninsula Mutual has put in place certain checks and measures in relation to system security, Peninsula Mutual cannot guarantee that data transmitted over the internet will be 100% secure. Peninsula Mutual will not be responsible for the security of information you send to, or receive from Peninsula Mutual, over the internet.

In the event of a data breach, Peninsula Mutual is committed to complying with the requirements of all Australian Privacy Laws and where required, the provisions of the General Data Protection Regulation.

Data retention

Peninsula Mutual retains information you provide to it and information which it collects about you, including personal information, for as long as Peninsula Mutual continues to provide protection to you and specifically until such time as you request Peninsula Mutual to delete your personal information. Peninsula Mutual will retain all information relating to protection provided to Members for a minimum of seven years after the date that a client ceases to use its services.

How to contact Peninsula Mutual

If you have any questions about this Policy or Peninsula Mutual's privacy practices, please contact Peninsula Mutual's Mutual Compliance Manager (details below).

Mutual Compliance Manager

P: 1300 651 415 E: peninsula.mutual@peninsula-au.com

Alternatively, you can write to us at:

Peninsula Mutual, Mutual Compliance Manager
Level 6, 180 Thomas Street
Haymarket NSW 2000 Australia