



Your privacy

ahm, Travel Insurance Partners and Your personal information

In this Privacy Notice the use of “we”, “our” or “us” means ahm, Travel Insurance Partners and the insurer, unless specified otherwise.

Why Your personal information is collected

We collect Your personal information (including sensitive information) for the purposes of:

- identifying You and conducting necessary checks;
- determining what services or products we can provide to You and/or others;
- issuing, managing and administering services and products provided to You and/or others including claims investigation, handling and payment; and
- improving services and products e.g. training and development of representatives, product and service research, data analysis and business strategy development.

From time to time and with your consent, ahm or another Medibank Group Company may contact You to market

products and services and to keep You informed of special offers from Medibank Group

Companies and third parties, including by direct mail, SMS and MMS messages, by phone and email.

How Your personal information is collected

We may collect Your personal information through websites from data You, or Your travel consultant, input directly or through cookies and other web analytic tools, via email, by fax, by telephone or in writing.



We collect personal information directly from You unless:

- You have consented to collection from someone else;
- it is unreasonable or impracticable for us to do so; or
- the law permits us to do so by other means

We also collect additional personal information from other third parties to provide You with our services and products.

If You provide personal information to us about another person You must only do so with their consent and agree to make them aware of this Privacy Notice.

Who we disclose Your personal information to

We may disclose Your personal information to other parties and service providers for the purposes noted above.

The other parties and service providers include:

- insurers and reinsurers;
- medical providers, travel providers and Your travel consultant;
- our lawyers and other professional advisors;
- our related companies and other representatives or contractors who we have hired to provide services or to monitor the services provided by us or our agents, our products or operations; and/or
- other parties we may be able to claim or recover against or other parties where permitted or required by law.

Additional parties and service providers are detailed in the [ahm Privacy Policy, Travel Insurance Partners' Privacy Policy](#) and the [insurer's Privacy Statement](#). The contractual arrangements that we have in place with these parties and service providers

include an obligation for them to comply with Australian privacy laws.

We may need to disclose personal information about You to other parties and service providers, some of whom may be located in overseas countries. Who they are may change from time to time.

Generally these recipients will be located in the overseas countries You travelled to over the duration of Your policy and Your claim. These recipients would usually be service providers, such as medical providers, providers of travel related services, investigators, assessors and facilitators or our related entities that carry out services on our behalf in relation to Your policy and Your claim.

Further details of these types of recipients are set out in the ahm Privacy Policy, Travel Insurance Partners' Privacy Policy and the insurer's Privacy Statement.

You and any other traveller included on the policy consent to these uses and disclosures unless You tell Travel Insurance Partners 1300 617 409.

Your choices

If You choose not to provide Your personal information and/or choose not to consent and/or withdraw Your consent to the use and disclosure of Your personal information set out in this Privacy Notice at any stage, we may not be able to provide our services or products or manage and administer services and products to You and/or others.

If You wish to withdraw Your consent including for things such as receiving information on products and offers or Your travel consultant receiving personal information about Your policy and coverage, please contact Travel Insurance Partners.



More information, access, correction or complaints

For more information about how Your personal information is collected, used or disclosed, how to access or seek correction to Your personal information or how to make a complaint and how such a complaint will be handled, please contact us or refer to the relevant website.

Contact us:

ahm Privacy Officer

The Privacy Officer

ahm

Mail: Locked Bag 1006, Matraville NSW 2036

Email: privacy@ahm.com.au

Call: 134 246

Travel Insurance Partners Privacy Officer

Travel Insurance Partners Pty Limited

Mail: PO Box 168, North Sydney, NSW 2059 Australia

Email: privacy.officer@travelinsurancepartners.com.au

Call: 1300 617 409

ZAIL Privacy Officer

Zurich Australian Insurance Limited

Mail: PO Box 677, North Sydney NSW 2059

Email: privacy.officer@zurich.com.au

Call: 132 687

Website: www.zurich.com.au/important-information/privacy