

## *If you have a complaint*

If you have a complaint about the privacy of your personal information, we ask that you contact us. We endeavour to resolve all disputes promptly and fairly. If however, you are not satisfied with the outcome, you may refer your complaint to the Federal Privacy Commissioner.

## *Contact*

Please feel free to contact us to:

- tell us your marketing preferences
- request access
- obtain more information about our privacy practices by asking for a copy of our Privacy Policy.

You can contact us by calling **13 13 26**.

Our Privacy Policy can also be found on our website at [justcarinsurance.com.au](http://justcarinsurance.com.au).

Just Car Insurance  
GPO Box 4663, Melbourne 3001  
Call 13 13 26 Fax 1300 325 813

[justcarinsurance.com.au](http://justcarinsurance.com.au)  
email: [contactus@justcarinsurance.com.au](mailto:contactus@justcarinsurance.com.au)

Insurance issued by AAI Limited  
ABN 48 005 297 807 AFSL 230859  
trading as Just Car Insurance.



*Protecting your  
Personal  
Information*

# Protecting your Personal Information

Just Car Insurance is a member of the Suncorp Group (referred to as “the Group”). Visit [www.suncorp.com.au/corporate/legal/privacy-policy](http://www.suncorp.com.au/corporate/legal/privacy-policy) to read the Suncorp Group Privacy Policy.

Just Car Insurance is serious about protecting the privacy of your personal information. We are bound by the Privacy Act to guide us in our responsible handling of your personal information. Care will be taken to protect the privacy of your personal information.

## What is personal information?

It's the information about an individual by which their identity can be reasonably determined.

## Why do we collect personal information?

We collect personal information so that we can:

- identify you
- establish your requirements and provide products or services
- set up and manage our products and services
- assess and manage a claim
- understand your needs and improve our products and services through research, product development and training.

We provide your personal information to other related companies in the Group. These companies may use and disclose your personal information for the purposes described above in relation to products and services they provide to you. They may also use your personal information to provide products and services to other customers, but they will not disclose your personal information to any other customer without your consent.

## What happens if you don't give us your personal information?

If we ask for your personal information and you don't give it to us, we may not be able to provide you with any, some, or all of the features of our products or services available to you.

## Disclosure

At all times, we will respect and protect the privacy of your personal information.

We use and disclose your personal information for the purposes we collected it. We will use and disclose your personal information for related purposes where you would reasonably expect us to.

We may disclose your personal information to and/or collect your personal information from:

- other companies within the Group
- any joint ventures where authorised or required
- information technology providers, such as hardware/software vendors and programmers
- customer or market research organisations
- intermediaries such as your agent, adviser, broker, a representative acting on your behalf, other Australian Financial Services Licensees, or our own authorised representatives and agents
- policy holders, where you are an insured person, but not the policy holder
- government, law enforcement or statutory bodies
- Financial Ombudsman Service
- other insurers, financial institutions, insurance and claims reference agencies, credit agencies, loss assessors, financiers, and investigative service providers
- in the case of a relationship with a corporate partner such as a bank or credit union, the corporate partner and any new incoming insurer
- legal, accounting, finance and other professional advisers
- hospitals, medical and health professionals
- administration or business management services
- printers, mail service and delivery providers
- imaging and document management services.

## Overseas disclosure

We disclose your personal information and/or collect personal information about you from persons overseas. We do this if you ask us to or a law requires or authorises us. When disclosing your personal information overseas we will always respect and protect the privacy of your personal information.

We also disclose your personal information overseas to other companies in the Group, where a business function is outsourced or if we need to complete an electronic transaction or any other transaction on your behalf.

## How can you access your personal information?

Simply give us a call to request access. Sometimes we might not be able to provide some of your personal information. If this happens we'll tell you why. If it looks like it might take longer to retrieve your personal information than we first expected, we'll tell you when it should be available. For some detailed requests we may charge a fee to cover retrieval costs.

## Using your personal information to market to you.

We and the other companies in the Group would like to use and disclose your personal information to keep you up to date with the range of products and services available from us and the Group. Where we can, we will ask for your consent to market to you. We will not market to you if you have declined consent. Other companies in the Group will not market to you if you have told them otherwise.

However, we may not always be able to ask you for your consent. If we have not asked you, we and other companies in the Group will use and disclose your personal information for marketing purposes until you tell us or the other relevant company otherwise. This includes using your personal details such as your address, email, mobile or home phone number as a means of communicating with you.

If you have multiple products and services with different companies in the Group, you will need to tell each of those companies that you no longer wish to receive marketing from them.