

# TAL Privacy Statement

February 2018

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## Introduction

We understand that people want the information that they give to organisations to be treated with respect and confidentiality. Protecting your information is an important part of maintaining trust between us and our customers and by handling information in a secure manner we build strong business relationships.

This summary sets out the key points about how TAL handles personal information.

We collect, hold, use and disclose personal information to carry out our business functions and provide our products and services. The obligations contained in the Privacy Act 1988 (Cth) and the 13 Australian Privacy Principles are those that apply to our practices for handling personal information.

More information can be found in the full version of the TAL Privacy Policy available at [tal.com.au/privacy-policy](http://tal.com.au/privacy-policy).

## Collection of personal information

We usually collect personal information (including sensitive information) from you or by a person or entity representing you when we provide our products and services including when we set up insurance policies for you or when we handle your claim.

We collect personal information (including sensitive information) from third parties or publically available sources to enable us to provide our products and services to you.

We also collect personal information (including sensitive information) through our websites and social networking services such as Facebook and Twitter.

## Disclosure of personal information

Where permitted by current privacy legislation we disclose information about you to authorised people, organisation and Government agencies.

Generally we don't disclose sensitive information about you unless you agree, you would reasonably expect us to, or we are permitted by current privacy legislation to disclose that information.

In limited circumstances we disclose personal information overseas where permitted by current privacy legislation. This includes the use of Cloud computing and web traffic information we collect using Google Analytics may also be stored overseas.

## Assessing and correcting personal information

In most cases when you request access to personal information that we hold about you we will provide you with that information. There are limited exceptions under current privacy legislation where we are not obligated to provide you with that information. It is important that the information about you is complete and accurate and we take reasonable steps to update your information when we become aware that it is out of date or incorrect.

## Our complaints process

We have a formal complaints process to deal with any issue that you may have regarding how we have handled your personal information. Generally we respond to complaints within 45 days. If you remain dissatisfied with the outcome of the complaints process, you can get your complaint reviewed by a completely independent complaints handling entity.

## Our contact details

### TAL Life Limited

**Mail** GPO Box 5380, Sydney NSW 2001  
**Phone** 1300 209 088 or (02) 9448 9000  
**Fax** 1800 300 072  
**Email** [customerservice@tal.com.au](mailto:customerservice@tal.com.au)  
**Website** [tal.com.au](http://tal.com.au)

### TAL Privacy Officer

If you have any privacy related questions or would like further information on TAL privacy and information handling practices, please contact the TAL Privacy Officer.

**Mail** GPO Box 5380, Sydney NSW 2001  
**Phone** (02) 9448 9000