

Privacy Policy

Captae Recoveries Pty Ltd (referred to as 'CR', 'we', 'our' or 'us') recognises the importance of protecting your privacy and maintaining confidentiality of information provided to us.

This Privacy Policy outlines how CR protects and manages your personal information consistent with the Australian Privacy Principles ('APPs') and the Privacy Act 1988 (Cth).

This Privacy Policy outlines how we collect, hold, use and disclose your personal information. You are not required to provide us with your personal information; however, if you do not, this may affect our ability to assist you or provide you with the information or service you require and may not be practicable depending upon the type of transaction to be performed. By providing us with your personal information, you agree to your personal information being collected, held, used and disclosed as set out in this Privacy Policy.

Personal information

"Personal information" includes information or an opinion, whether true or not, and whether recorded in a material form or not, about an identified living individual or an individual who is reasonably identifiable (e.g., name and contact details), or data about an individual who can be identified from the data, or from that data and other information to which we have or are likely to have access.

Sensitive information

Sensitive information is a form of personal information and includes information about an individual's health, racial or ethnic origin, political, religious, or philosophical opinions or beliefs, memberships or affiliation with a political association, trade association or trade union, sexual preferences or practices, or criminal record and includes:

- › name, date of birth or gender;
- › contact details such as address, phone, and email;
- › medical and/ or employment records;
- › particulars of property;
- › Insurance details; and

- › account details including your bank account number (which is required if we make a payment to your bank account).

Why CR collects personal and sensitive information

Personal and sensitive information enables CR to effectively manage insurance claim recoveries or customer complaints and enables CR to contact you or your agents on behalf of our clients to effectively investigate insurance claim recoveries and resolve matters in the best interests of all parties.

How your personal information is collected

CR may collect personal information about you and other individuals in various ways including:

- › via the telephone;
- › via our website, online forms or emails; or
- › in writing including hard copy forms.

From whom we collect personal information

CR may collect personal information directly from you or from others, including:

- › our clients – this includes insurance companies, their underwriting agents and organisations for whom we manage claims and customer complaints;
- › customers of our clients including insurance brokers and other organisations who submit claims to us on behalf of policyholders or other parties;
- › service providers including our lawyers, loss adjusters, health firms, investigators and other parties who we liaise with to resolve insurance claim recoveries;
- › representatives of you including lawyers; or
- › government agencies or statutory authorities.

CR may collect personal information from publicly available sources such as the phone book or public websites.

How CR uses this information

At times, CR will disclose personal and sensitive information to other organisations, to help ensure we are providing effective service. Recipients of your personal and sensitive information are likely to be insurers, health firms, investigators, lawyers and loss adjusters. This enables us to:

- › investigate and assess insurance claim recoveries;
- › contact you and clients about matters relating to a claim recovery;
- › effectively answer inquiries and /or process approved payments;
- › report or obtain information from regulatory authorities (e.g., the Health Insurance Commission, Centrelink or the Department of Health and Aged Care);
- › perform internal operational practices (i.e., administration, accounting and updating information technology systems); or
- › attend to effective risk management and prevent fraud.

On occasion, we may be required or authorised to collect personal information due to an Australian law or an order of a Court/Tribunal. If we this occurs, we will advise you.

If you do not want your personal or sensitive information provided to these recipients, please contact us via the details below. If you decide not to provide CR with relevant information, it may be impossible for us to provide you with effective service.

Your obligations when you provide personal information of others

If you provide CR with personal information about others, we will assume that you have advised them that you will or may provide this information to us for the purposes detailed above. If you provide us with sensitive information, we will assume you have obtained consent. If you have not advised others or obtained their consent, you must advise CR before you provide the personal or sensitive information. If CR provides you with personal information, you and your representatives must only use it for the purposes CR have agreed to and at all relevant times, you must meet the requirements of the APPs when you collect, use and handle personal information on our behalf.

You must also ensure that your agents, employees and contractors meet these requirements.

Security of your personal information

CR will store your personal and sensitive information either electronically and/or in hard copy and take reasonable steps to ensure that all personal and sensitive information is kept secure and protected from misuse or unauthorised disclosure. For personal information held electronically, our security measures include firewalls, secure logon processes, encryption and intrusion monitoring technologies. For information held in hard copy, we have confidentiality procedures and physical security measures in place, as do our service providers.

Accuracy, access and correction of your personal information

We take reasonable steps to ensure that your personal information is accurate, complete and up to date whenever it is collected, used or disclosed. However, we also rely on you to advise us of any changes to your personal information. All personal information identified as being correct is updated in our database and, where applicable and appropriate, on our website.

If there are any changes to your personal information or if you believe the personal information, we hold is not accurate, complete or up to date, please contact us using our contact details below as soon as possible.

You can make a request to access your personal information by contacting us using the contact details below. If you make an access request, we will provide you with access to the personal information we hold about you unless otherwise required or permitted by law. We will notify you of the basis for any denial of access to your personal information.

Updates of Privacy Policy

We reserve the right to amend our Privacy Policy from time to time to ensure we properly manage and process your personal data. Any amended Privacy Policy will be posted on our website.

How to make a complaint

If you wish to make a complaint about a breach of this Privacy Policy or any breach of applicable privacy laws, you can contact us using the contact details below. You will need to provide us with sufficient details regarding your complaint together with any supporting evidence and information.

We will refer your complaint to our Privacy Officer who will investigate the issue and determine the steps that we will undertake to resolve your complaint. We will contact you if we require any additional information from you and will notify you in writing of the outcome of the investigation.

We will try to resolve any complaint within 14 working days in Sydney. If this is not possible, you will be contacted within that time to let you know how long it should take us to resolve your complaint.

If you are not satisfied with our determination, you can contact us to discuss your concerns or complaint to the relevant local data protection supervisory authority (i.e., your place of residence, place of work or place of alleged infringement). This is the Australian Privacy Commissioner in Australia (at www.oaic.gov.au), the New Zealand Privacy Commissioner in New Zealand (at www.privacy.org.nz), the Personal Data Protection Commissioner in Singapore (at www.pdpc.gov.sg) and the Information Commissioner's Office in the UK (at www.ico.co.uk)

Contact details

If you wish to gain access to your personal information, want us to correct or update it, have a complaint about a breach of your privacy or any other query relating to our Privacy Policy, please contact our Privacy Officer during business hours in Sydney on If you have any queries about CR's Privacy Policy, please contact us on:

Phone: 02 8233 3160

Email: recoveries@captae.com.au

Address: Level 4, 97-99 Bathurst Street,
Sydney NSW 2000

Dated: August 2023