

This is what we will do...

By phone or in person

If you phone or visit us at our branch, you will be advised the name of the most appropriate person to deal with the matter. If we are unable to resolve the matter at this time, we will ask you to put it in writing.

In writing

If you write to us, your letter will be directed to:

- a person who has authority to deal with it; and
- a person who will consider the facts and contact you to help you resolve your complaint as soon as possible, usually within 24 hours of receipt of the complaint.

If the matter cannot be resolved to your satisfaction, it will be referred to the responsible senior manager and you will be contacted within 5 business days.

If the matter is still not resolved it will be referred to the General Manager, who will advise you of our final decision within 15 business days from the date you first made your complaint.

If your dispute remains unresolved

We expect our procedures will deal fairly and promptly with your complaint. However, if you remain dissatisfied you can direct your written complaint to the Federal Privacy Commissioner.

You can write to the commissioner at:

Federal Privacy Commissioner
GPO BOX 5218
SYDNEY NSW 2001

or phone **1300 363 992** for the cost of a local call anywhere in Australia.

SHANNONS BRANCHES

Australian Capital Territory

Unit 1, 74 Newcastle Street, Fyshwick 2609

New South Wales

Unit B, 12 Frederick Street, St Leonards 2065

Northern Territory

Hidden Valley Motor Sports Park,
Hidden Valley Road, Berrimah 0828

Queensland

3-11 Ross Street, Newstead 4006

South Australia

6/212 Brighton Road, Somerton Park 5044

Tasmania

337-341 Argyle Street, North Hobart 7000

Victoria

321 Warrigal Road, Cheltenham 3192

Western Australia

Unit 2/101 Belmont Avenue, Belmont 6104

Call 13 46 46 for the cost of a local call from anywhere in Australia.



SHARE THE PASSION

National Claims Fax: 1300 794 662

Agent for Insurer & Authorised Representative

Shannons Limited

ABN 91 099 692 636 Authorised Representative No. 239594

Insurer & Licensee

Australian Alliance Insurance Company Limited

ABN 11 006 471 709 Australian Financial Services Licence No. 235011

SHAP 09/01/06



SHARE THE PASSION

PRIVACY AND YOUR PERSONAL INFORMATION

Your personal information

Shannons believe that any personal information we have about you should be carefully protected to ensure that your privacy is maintained.

What is personal information?

Information that can be used to identify where you live, your lifestyle and marital status is personal information and, as such, is regarded by us as information that is to be carefully protected.

Why do we collect your personal information?

Shannons collects personal information for the purposes of providing insurance products and services to you. This includes:

- assessing and determining the suitability of the risk;
- providing you with insurance cover;
- making any alterations to the insurance cover provided;
- investigating any claim made and managing any claim we agree to pay in relation to any insurance you have with us or other members of the Promina Group Limited.

We may use your personal information (other than sensitive information) to enable us to send you information about other products and services from time to time.

We may use your personal information for any other purpose connected with the above where you may reasonably expect us to use or disclose your personal information.

What happens if you choose not to provide us with this information?

If you do not provide us with the personal information required we may be unable to issue insurance cover, assess or manage any claim made.

Who will we disclose your personal information to and collect it from?

We may disclose your personal information to and collect it from the following kinds of people or organisations, when appropriate, and only in connection with the above purposes:

- other members of the Promina Group Limited, of which we are a member;
- reinsurers;
- other insurance companies;
- mailing houses;
- claim reference providers;
- claim assessors;
- claim investigators;
- hospitals, medical and health professionals;
- legal and other professional advisers;
- other service providers.

We may disclose some of your personal information to an external market research company, who may contact you to ascertain your satisfaction with the service that you received from us in relation to a claim under your policy. The information collected combined with the findings from the market research, will be returned to us in order to improve our service to you.

Shannons does not engage in the selling of customer records to external parties.

How can you access the information we hold about you?

You can request access to the personal information we hold about you by:

- phoning us on **13 46 46**. In this instance, you will be asked to provide suitable identification to satisfy us that you are who you claim to be. We do this to ensure that we are not providing your personal information to someone else;
- visiting any Shannons branch. Again you will be asked to present appropriate identification;
- writing to the responsible senior manager in your region, identifying yourself and stating the information sought;
- visiting the Shannons website at www.shannons.com.au

How we will handle your request for information

We will endeavour to respond to your request as quickly as possible. Depending on the nature of your request and the accessibility of the information, we will respond within 5 business days.

In some circumstances we may charge for the costs associated with providing you with your personal information. We will inform you if a charge applies before we locate the information for you.

Sometimes we may not give you access to your personal information

In some circumstances we may not be able to provide you with your personal information. In such cases we will give you the reason for our decision.

What happens if you have a dispute about your personal information?

If you have a complaint about privacy or you do not agree with a decision we have made about your request to access your personal information, we have an internal dispute resolution process.

How to contact us

- Phone us on **13 46 46**. If we are unable to resolve the matter over the phone we will ask you to put your request in writing.
- Write to us at your nearest Shannons branch as per the addresses listed on the back of this brochure. You will be requested to send us the full details of your complaint, including any supporting documents and evidence and explain what you would like us to do.
- Visit us at your local Shannons branch. If we are unable to resolve the matter at this time we will ask you to put your request in writing.