



Hutch Underwriting Privacy Policy

At Hutch Underwriting Pty Ltd (Hutch) we are committed to protecting your privacy in accordance with the *Privacy Act 1988* (Cth). This Policy describes our policies and practices for collecting, handling, storing, using and disclosing personal information. It also deals with how you can complain about a breach of the privacy laws, access the personal information we hold about you, and have that information corrected (where necessary).

What personal information do we collect and hold?

When we underwrite client policies, we ask you for the information we need to properly assess your application. We collect your information through our client application forms, website enquiry forms, via emails and when we speak to you or your broker by telephone. This can include a broad range of information from your name, address, contact details and age, to information about your personal affairs including assets, personal belongings, financial situation, health and wellbeing.

We may also collect information from a previous insurer, broker, publicly available resources, health care providers or other persons that have a business relationship with you.

How do we use your information?

We use your personal information to:

1. underwrite and administer your insurance cover.
2. advise you about and determine what other service or products that Hutch can provide to you, or that may be of interest to you.
3. identify you and conduct the necessary checks.
4. issue, manage and administer services and products provided to you or others, including processing requests for quotes, applications for insurance, underwriting and pricing policies, issuing you with a policy, managing claims, claims investigation, handling and settlement.
5. maintain and improve Hutch's services and products.
6. make special offers or offer other services and products provided by Hutch or those that Hutch has an association with that may be of interest to you.

We also use your personal information to manage your ongoing requirements and our relationship with you. This includes contacting you by mail or electronically (unless you tell us you do not wish to receive electronic communications).

From time to time, we will use your contact details to send you offers, updates, articles, newsletters or other information about products and services that we believe will be of interest to you. We may also send you regular updates by email or by post. We will always give you the option of electing not to receive these communications and you can unsubscribe at any time by notifying us that you wish to do so.

Automated decisions

When we underwrite and administer your insurance cover, we use computer programs to make automated decisions. These computer programs will review the information you provide to us (including personal information) and make decisions on the following types of matters:

1. whether or not we are prepared to offer you insurance cover (including any optional cover you select);

 The Clear Way to Better Cover

W: hutchunderwriting.com.au T: 1300 256 056

Hutch Underwriting Pty Ltd ABN 846 552 56134, L6, 7-15 Macquarie Place, Sydney, NSW, 2000.

Hutch is an Authorised Representative (number 001296345) of CoverRadar Group Pty Ltd, ABN 146 412 25 809, AFS Licence number 523647, of L6, 7-15 Macquarie Place L6, 7-15 Macquarie Place, Sydney, NSW 2000.

2. the terms and conditions (including the amount of premium and excess(es)) that will apply to any insurance cover we offer you;
3. when you notify us about a claim you wish to lodge under your insurance policy, to register your claim and determine how it should be handled;
4. to create a summary record of how a claim, that you have lodged under your insurance policy, has been handled;
5. to identify if you have made a complaint to us, and assist in creating a record of the complaint so that it can be reviewed and responded to;
6. to assess any information we obtain from you, or other sources, and how that information will impact the insurance cover we provide for, or are prepared to offer to, you, or the claims that we handle in connection with your insurance policy.

The type of personal information that may be used by computer programs to make automated decisions include your name, address, contact details, financial position, claims and insurance history, and criminal record (if any).

We use computer programs to make decisions about how your insurance policy, including any claims or complaint you make, should be handled. These computer programs assist us by making decisions on whether we will make an offer to you to issue an insurance policy (and on what terms and conditions), on how any claim you lodge with us should be handled, and on providing a summary record of any claim or complaint you make with us (and how they should be handled).

What if you don't provide information to us?

If you do not provide us with some or all the information that we ask for, we may not be able to provide services to you.

You can contact us without using your name or by using a pseudonym. However, we may need your name or contact details to respond to you.

How do we store and protect your personal information?

We strive to maintain the relevance, accuracy and completeness and currency of the personal information we hold and to protect its privacy and security. We keep personal information only for as long as is reasonably necessary for the purpose for which it was collected or to comply with any applicable legal reporting or document retention requirements.

We hold the information we collect from you in electronic files. Any paper, other than the original documents that we are legally obliged to maintain in an original format, will be destroyed. When your file is archived, it is sent to an external data storage provider for a period of time. We only use storage providers in Australia who are also regulated by the Privacy Act.

We ensure that your information is safe by protecting it from unauthorised access, modification and disclosure. We maintain physical security over all paper and electronic data that is stored on the premises, by using locks and security systems. We also maintain computer and network security including firewalls and other security systems such as user identifiers and passwords to control access to computer systems where your information is stored.

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Will we disclose your personal information to anyone?

We do not sell, trade, or rent your personal information to others. We may disclose your information to the following parties: insurers, reinsurers, or other insurance intermediaries, insurance reference bureaux and industry bodies and groups, claims service providers, loss adjusters, valuers, and entities related to Hutch. We do not sell, trade or rent your personal information with others.

We may also need to provide your information to contractors who supply services to us, e.g. to handle mailings on our behalf, external data storage providers, to other companies in the event of a corporate sale, merger, reorganisation, dissolution or similar event. We will take all reasonable steps to ensure that they protect your information in the same way that we do.

We may provide your information to others if we are required to do so by law or under some other unusual circumstances which the Privacy Act permits.

We may disclose your information to insurers and claims administrators in Singapore and the UK the Philippines, India, Ireland, the UK, the US, China and countries within the European Union for the purposes of administering your policy or claims relating to that policy. If they are not regulated by laws which protect your information in a way that is similar to the Privacy Act, we will take reasonable steps to ensure that they protect your information in the same way that we do or seek your consent before disclosing your information to them.

How can you check, update or change the information we are holding?

You may ask us for access to your personal information and to correct it at any time.

Upon receipt of enough information to allow us to identify the information, we will tell you what personal information we hold about you. We will also correct, amend or delete your personal information if we agree it is inaccurate, irrelevant, out of date or incomplete.

We may charge you for our reasonable expenses incurred in providing you with access to your information, calculated on a time and materials basis.

To access or correct your personal information, please contact The Privacy Officer, Hutch Underwriting Pty Ltd help@hutchunderwriting.com.au

In some limited situations, we may need to refuse access to your information or refuse a request for correction. We will advise you as soon as possible after your request if this is the case and the reasons for our refusal.

What happens if you want to complain?

We welcome your questions and comments about how we manage your privacy. If you have any concerns about whether we have complied with the Privacy Act, the Australian Privacy Principles or this Privacy Policy, please write to our Complaints Officer at:

complaints@hutchunderwriting.com.au

We will consider your complaint through our internal complaints resolution process, and we will try to respond with a decision within 30 days of you making the complaint.

Your consent

By asking us to assist with your insurance needs, you consent to the collection and use of the information you have provided to us for the purposes described above.



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Updating this policy

This Privacy Policy was prepared on 4 November 2025. We may update it at any time. The new version will be published on our website.



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4 November 2025