



Privacy Statement

Simplify My Claim

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Date Updated: July 2024

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Section A – Introduction

1. INTRODUCTION

- 1.1 The information in this document details how we, Nichoface Pty Ltd t/a Simplify My Claim (“**Simplify My Claim**”), comply with the requirements of the *Privacy Act 1988* (Cth) (“**Privacy Act**”) and the Australian Privacy Principles in protecting the personal information we hold about you.
- 1.2 Personal information is any information or opinion about you that is capable, or reasonably capable, of identifying you, whether the information or opinion is true or not and is recorded in material form or not.
- 1.3 Sensitive information includes such things as your racial or ethnic origin, political opinions or membership of political associations, religious or philosophical beliefs, membership of a professional or trade association or trade union, sexual orientation or criminal record, that is also personal information. Your health, genetic and biometric information and biometric templates are also sensitive information.
- 1.4 We protect your personal and sensitive information in accordance with the Australian Privacy Principles and the Privacy Act.
- 1.5 We collect personal and/or sensitive information to provide you with the services you request as well as information on other services offered by or through us. The law requires us to collect personal and/or sensitive information.
- 1.6 Your personal and/or sensitive information may be used by us to administer our services, for prudential and risk management purposes and, unless you tell us otherwise, to provide you with related marketing information. We also use the information we hold to help detect and prevent illegal activity. We cooperate with police and other enforcement bodies as required or allowed by law.
- 1.7 We disclose relevant personal information to external organisations that help us provide services. These organisations are bound by confidentiality arrangements. They may include overseas organisations.
- 1.8 You can seek access to the personal information we hold about you. If the information we hold about you is inaccurate, incomplete, or outdated, please inform us so that we can correct it. If we deny access to your personal information, we will let you know why. For example, we may give an explanation of a commercially sensitive decision, or give you access to the information through a mutually agreed intermediary, rather than direct access to evaluative information connected with it.

Section B – Collection of Personal Information

2. WHY WE COLLECT INFORMATION

2.1 We collect personal information when it is reasonably necessary for one or more of our functions or activities.

2.2 These include:

- (a) providing customers with the services they request and, unless they tell us otherwise, to provide information on services offered by us and external service providers for whom we act as agent. (If you have provided us with your email or mobile phone details, we may provide information to you electronically with respect to those services);
- (b) complying with our legal obligations;
- (c) monitoring and evaluating services;
- (d) gathering and aggregating information for statistical, prudential, actuarial and research purpose;
- (e) assisting customers with queries; and
- (f) taking measures to detect and prevent frauds

3. INFORMATION WE MAY COLLECT

3.1 The personal and sensitive information we collect generally consists of name, address, date of birth, gender, marital status, occupation, account details, tax file numbers, medical information, contact details (including telephone, facsimile and e-mail) and financial information.

3.2 We may take steps to verify the information we collect; for example, a birth certificate provided as identification may be verified with records held by the Registry of Births, Deaths and Marriages to protect against impersonation, claim information including medical information from treating specialists.

4. HOW WE COLLECT THE INFORMATION

4.1 We only collect personal information about you directly from you (rather than someone else) unless it is unreasonable or impracticable to do so or you have instructed us to liaise with someone else.

5. INFORMATION COLLECTED FROM SOMEONE ELSE

5.1 If it is impracticable or unreasonable for us to collect the personal information directly from you, we may collect such information from your insurer, superannuation fund or other stakeholders in your claim including medical practitioners and your employer.

5.2 The *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth) and *Anti-Money Laundering and Counter-Terrorism Financing Rules Instrument 2007* (No. 1) requires us to collect certain identification information about you. We must collect personal information from third parties in respect of AML/CTF checks which are required to be carried out, under AML/CTF Legislation.

6. INCOMPLETE OR INACCURATE INFORMATION

6.1 We may not be able to provide you with the services you are seeking if you provide incomplete or inaccurate information.

7. SENSITIVE INFORMATION

7.1 In addition to the above conditions of collecting personal information, we only collect sensitive information about you if we obtain prior consent to the collection of the information or if the collection is required or authorised by law.

8. DEALING WITH UNSOLICITED PERSONAL INFORMATION

8.1 If we receive personal information that is not solicited by us, we only retain it, if we determine that it is reasonably necessary for one or more of our functions or activities and that you have consented to the information being collected or given the absence of your consent that it was impracticable or unreasonable for us to obtain it under the circumstances.

8.2 If these conditions are not met, we destroy or de-identify the information.

Section C – Integrity of Your Personal Information

9. QUALITY OF PERSONAL INFORMATION

9.1 We ensure that the personal information we collect and use or disclose is accurate, up to date, complete and relevant.

9.2 Please contact us if any of the details you have provided to us change or if you believe that the information we have about you is not accurate or up to date.

9.3 We may also take steps to update personal information we hold, for example, an address, by collecting personal information from publicly available sources such as telephone directories or electoral rolls.

10. SECURITY OF PERSONAL INFORMATION

10.1 We are committed to ensure that we protect any personal information we hold from misuse, interference, loss, unauthorised access, modification and disclosure.

10.2 For this purpose we have a range of practices and policies in place to provide a robust security environment. We ensure the on-going adequacy of these measures by regularly reviewing them.

10.3 Our security measures include, but are not limited to:

- (a) educating our staff as to their obligations with regard to your personal information;
- (b) requiring our staff to use passwords when accessing our systems;
- (c) employing firewalls, intrusion detection systems and virus scanning tools to protect against unauthorised persons and viruses from entering our systems;
- (d) using dedicated secure networks or encryption when we transmit electronic data for purposes of outsourcing; and
- (e) providing secure storage for physical records.

10.4 Where information we hold is identified as no longer needed for any purpose we ensure it is effectively and securely destroyed, for example, by shredding or pulping in the case of paper records.

Section D – Use or Disclosure of Personal Information

11. USE OR DISCLOSURE

11.1 If we hold personal information about you that was collected for a particular purpose (“**the primary purpose**”), we do not use or disclose the information for another purpose (“**the secondary purpose**”) unless:

- (a) we have obtained your consent to use or disclose the information; or
- (b) you would reasonably expect us to use or disclose the information for the secondary purpose and the secondary purpose is:
 - (i) if the information is sensitive – directly related to the primary purpose; or
 - (ii) if the information is not sensitive – related to the primary purpose;
- (c) the use or disclosure of the information is required or authorised by or under an Australian law or a court/tribunal order; or
- (d) a permitted general situation exists in relation to the use or disclosure of the information by us; or
- (e) a permitted health situation exists in relation to the use or disclosure of the information by us, in which case we de-identify the information before disclosing it; or

- (f) we reasonably believe that the use or disclosure of the information is reasonably necessary for one or more enforcement related activities conducted by, or on behalf of, an enforcement body.

11.2 Where we use or disclose personal information in accordance with section 11.1, we keep a copy of this disclosure (e.g.: the email or letter used to do so).

12. WHO WE MAY COMMUNICATE WITH

12.1 Depending on the service you have, the entities we exchange your information with include but are not limited to:

- (a) organisations involved in providing, managing or administering Simplify My Claim's services such as third-party suppliers, e.g. printers and posting services;
- (b) the client's treating medical practitioners for the purposes of obtaining information for the claim;
- (c) Simplify My Claim's legal advisers;
- (d) external dispute resolution schemes;
- (e) fraud bureaus or other organisations to identify, investigate or prevent fraud or other misconduct;
- (f) authorised representative who provides Simplify My Claim's services on its behalf;
- (g) debt collectors;
- (h) the client's employer for the purposes of obtaining information for the claim;
- (i) organisations involved in maintaining, reviewing and developing Simplify My Claim's business systems, procedures and infrastructure, including testing or upgrading Simplify My Claim's computer systems;
- (j) organisations involved in the payments system, including financial institutions, merchants and payment organisations
- (k) brokers and agents who refer your business to us;
- (l) affiliated service providers and external service providers for whom we act as agent (so that they may provide you with the service you seek or in which you have expressed an interest);
- (m) auditors we appoint to ensure the integrity of our operations;
- (n) any person acting on your behalf, including your solicitor, settlement agent, accountant, executor, administrator, trustee, guardian or attorney;

- (o) if required or authorised to do so, regulatory bodies and government agencies;
- (p) credit reporting agencies; and
- (q) insurers and superannuation funds.

12.2 Our use or disclosure of personal information may not be limited to the examples above.

13. OUTSOURCING

13.1 We disclose personal information when we outsource certain functions, including bulk mailing, market research, direct marketing, and information technology support. We also seek expert help from time to time to help us improve our systems, services.

13.2 In all circumstances where personal information may become known to our contractors, agents and outsourced service providers, there are confidentiality arrangements in place. Contractors, agents and outsourced service providers are not able to use or disclose personal information for any purposes other than our own.

13.3 We take our obligations to protect customer information very seriously we make every effort to deal only with parties who share and demonstrate the same attitude.

14. DISCLOSURE REQUIRED BY LAW

14.1 We may be required to disclose customer information by law e.g. under Court Orders or Statutory Notices pursuant to taxation or social security laws or under laws relating to sanctions, anti-money laundering or counter terrorism financing.

Section E – Direct Marketing

15. DIRECT MARKETING

15.1 We only use or disclose the personal information we hold about you for the purpose of direct marketing if we have received the information from you and you have not requested not to receive such information.

15.2 Direct marketing means that we use your personal information to provide you with information on our services that may interest you.

15.3 If you wish to opt-out of receiving marketing information altogether, you can:

- (a) call us on 07 5606 4018; or
- (b) write to us at helpme@simplifymyclaim.com.au

Section F – Cross Border Disclosure of Personal Information

16. DISCLOSING PERSONAL INFORMATION TO CROSS BORDER RECIPIENTS

16.1 We only disclose personal information to recipients in Australia.

16.2 However, if we disclose personal information about you to a recipient who is not in Australia and who is not us or you, we must ensure that the overseas recipient does not breach the Australian Privacy Principles (with the exception of APP1).

16.3 Section 16.2 does not apply where:

- (a) we reasonably believe that:
 - (i) information is subject to a law or binding scheme that has the effect of protecting the information in a way that is at least substantially similar to the way in which the Australian Privacy Principles protect the information; and
 - (ii) there are mechanisms that you can access to take action to enforce that protection of the law or binding scheme; or
- (b) both of the following apply:
 - (i) we have informed you that if they consent to the disclosure of information, we will take reasonable steps to ensure the overseas recipient does not breach the Australian Privacy Principles; and
 - (ii) after being so informed, you consent to disclosure;
- (c) the disclosure of the information is required or authorised by or under an Australian law or a Court/Tribunal order; or
- (d) a permitted general situation (other than the situation referred to in item 4 or 5 of the table in subsection 16A(1) of the Privacy Act) exists in relation to the disclosure of the information by us.

Section G – Adoption, Use or Disclosure of Government Identifiers

17. ADOPTION OF GOVERNMENT RELATED IDENTIFIERS

17.1 We do not adopt a government related identifier of an individual as our own identifier unless required or authorised to do so by or under an Australian law, regulation or court/tribunal order.

18. USE OR DISCLOSURE OF GOVERNMENT RELATED IDENTIFIERS

18.1 Before using or disclosing a government related identifier of an individual, we ensure that such use or disclosure is:

- (a) reasonably necessary for us to verify your identity for the purposes of our activities or functions; or
- (b) reasonably necessary for us to fulfil its obligations to a government agency or a State or Territory authority; or
- (c) required or authorised by or under an Australian law, regulation or a court/tribunal order; or
- (d) within a permitted general situation (other than the situation referred to in item 4 or 5 of the table in subsection 16A(1) of the Privacy Act);
- (e) reasonably necessary for one or more enforcement related activities conducted by, or on behalf of, an enforcement body; or
- (f) the identifier, us and the circumstances of the adoption are prescribed by regulations.

Section H – Access to Personal Information

19. ACCESS

- 19.1 You can request us to provide you with access to the personal information we hold about you.
- 19.2 Requests for access to limited amounts of personal information, such as checking to see what address or telephone number we have recorded, can generally be handled over the telephone.
- 19.3 Following receipt of your request, we provide you with an estimate of the access charge and confirm that you want to proceed.
- 19.4 We do not charge you for making the request for access, however access charges may apply to cover our costs in locating, collating and explaining the information you request. The charges are based on a rate of \$190.00 per hour (excluding GST).
- 19.5 We respond to your request as soon as possible and in the manner requested by you. We endeavour to comply with your request within fourteen (14) days of its receipt but, if that deadline cannot be met owing to exceptional circumstances, your request will be dealt with within 30 days. It helps us provide access if you can tell us what you are looking for.
- 19.6 Your identity is confirmed before access is provided.

20. EXCEPTIONS

- 20.1 In particular circumstances we are permitted by law to deny your request for access or limit the access we provide. We let you know why your request is denied or limited if this is the

case. For example, we may provide a sensitive medical report obtained by the insurer to your treating medical practitioner to discuss the contents of the report with you.

21. REFUSAL TO GIVE ACCESS AND OTHER MEANS OF ACCESS

21.1 If we refuse to give access to the personal information or to give access in the manner requested by you, we will give you a written notice setting out the reasons for the refusal, the mechanisms available to complain and any other relevant matter.

21.2 Additionally, we endeavour to give access in a way that meets both yours and our needs.

Section I – Correction of Personal Information

22. CORRECTION

22.1 We correct all personal information that we believe to be inaccurate, out of date, incomplete, irrelevant or misleading given the purpose for which that information is held or if you request us to correct the information.

22.2 If we correct your personal information that we previously disclosed to another APP entity you can request us to notify the other APP entity of the correction. Following such a request, we give that notification unless it is impracticable or unlawful to do so.

23. REFUSAL TO CORRECT INFORMATION

23.1 If we refuse to correct the personal information as requested by you, we give you a written notice setting out the reasons for the refusal, the mechanisms available to complain and any other relevant matter.

24. REQUEST TO ASSOCIATE A STATEMENT

24.1 If we refuse to correct the personal information as requested by you, you can request us to associate with the information a statement that the information is inaccurate, out of date, incomplete, irrelevant or misleading. We will then associate the statement in such a way that will make the statement apparent to users of the information.

Section J – Contact Us and Complaints

25. CONTACT

25.1 If you have any questions or would like further information about our privacy and information handling practices, please contact us by:

- (a) **Email:** helpme@simplifymyclaim.com.au;
- (b) **Phone:**
1300 705 687; or
- (c) **Post:**
PO Box 289, Surfers Paradise, QLD, 4217.

26. MAKING A PRIVACY COMPLAINT

- 26.1 We offer a free internal complaint resolution scheme to all of our customers. If you have a privacy complaint, please contact us to discuss your concerns.
- 26.2 You also have free access to an external dispute resolution scheme in which we are member.
- 26.3 To assist us in helping you, we ask you to follow a simple three-step process:
- (a) Gather all supporting documents relating to the complaint.
 - (b) Contact us and we will review your situation and if possible resolve your complaint immediately.
 - (c) If the matter is not resolved to your satisfaction, please contact us on 1300 705 687 or put your complaint in writing and send it to Simplify My Claim at PO Box 289, Surfers Paradise QLD 4217.
- 26.4 If you are still not satisfied, you have the right to contact the Office of the Australian Information Commissioner (“**OAIC**”). You can contact the OAIC to make a query concerning your privacy rights, or to lodge a complaint with the OAIC about how we have handled your personal information. You can contact the OAIC’s hotline on 1300 363 992 or visit their website at www.oaic.gov.au. The OAIC has the power to investigate a complaint and make a determination.