

Privacy notice

To arrange and manage your travel insurance, we (in this Privacy Notice “we”, “our” and “us” includes AGA Assistance Australia Pty Ltd trading as Allianz Global Assistance and its duly authorised representatives) collect personal information including sensitive information from you and those authorised by you such as your family members, travelling companions, your doctors, hospitals, as well as from others we consider necessary. By purchasing Virgin Travel Insurance, you consent and agree to us collecting, storing, using, and disclosing, your personal information in accordance with our Privacy Policy available on request or on the internet at www.allianz-assistance.com.au under the Privacy and Security tab. Some key aspects of our Privacy Policy are as follows:-

Your personal information is used by us to evaluate and arrange your travel insurance and to administer and provide the insurance services including managing, processing and investigating claims. We may also collect, use and disclose it for product development, marketing, research, customer data analytics, IT systems maintenance and development, recovery against third parties and for other purposes with your consent or where authorised by law.

This personal information may be disclosed to third parties involved in the above processes and activities, such as travel agents and consultants, travel insurance providers and intermediaries, authorised representatives, reinsurers, claims handlers and investigators, cost containment providers, medical and health service providers, overseas data storage and data handling providers, your agents and broker and our related and group companies including Allianz. Some of these third parties may be located in other countries such as France, India and Thailand to name just a few. You agree that while those parties will often be subject to confidentiality or privacy obligations, they may not always follow the particular requirements of Australian privacy laws.

When you provide personal information about other individuals, we and our agents rely on you to have made or make them aware that you will or may provide their personal information to us, and of the other matters set out in this privacy notice, such as the types of third parties to whom the personal information may be provided and of the relevant purposes for which it may be used.

We rely on you to have obtained their consent on these matters.

We will share your personal information with the product Promoter Virgin Money (Australia) Pty Ltd (“Virgin Money”). Virgin Money collect your personal information so that they can manage your account, send you statements and other information, let you know about features of any rewards programs that may be part of your product, respond to your questions, help solve your problems, know what sorts of services are likely to be useful to you, verify your identity, develop a better understanding of your needs, and develop new products so that they and their related companies and corporate partners can tell you about other products and services you may be interested in.

If you do not provide Virgin Money with the information requested or authorise them to collect this information from third parties including from us, they may not be able to provide you with the financial products and services that you have requested.

Where possible, Virgin Money will collect your personal information directly from you. However, they may also be required to collect personal information about you from a third party. These parties may include other financial institutions, your representatives such as financial advisers or accountants, your insurers, publicly available sources (e.g. telephone directories), brokers, referrers or other intermediaries, their corporate partners or agents and government agencies (e.g. Centrelink).

From time to time Virgin Money may receive information that they have not asked for about you from third parties. They will only keep, use and disclose this information as permitted by law.

Virgin Money may disclose your personal information in the normal operations of their business with parties which include their related bodies corporate, other financial institutions, regulatory bodies and government agencies, courts and external dispute resolution schemes, your agents, brokers, referrers and other intermediaries, payments systems participants, agents, contractors and professional advisers who assist them in providing our services, your or their insurers and organisations that carry out functions on their behalf including mailing houses, data processors, researchers, system developers or testers, accountants, auditors, valuers and lawyers.

Virgin Money may also disclose your personal information to third parties where you request them to or consent to them doing so or in order to fulfil their legal obligations. Some of the parties with which we exchange your personal information, including our partners, service providers and other third parties listed above, may be located outside Australia in countries including New Zealand, Philippines, India, Singapore, the United States of America, United Kingdom, Spain and Israel.

Virgin Money, their related bodies corporate, affiliate companies, corporate partners, agents and suppliers engaged to undertake marketing activity on their behalf may use your personal information including (where permitted by law) your telephone number, your email or via other electronic addresses to contact you about other products, services and offers which may be of interest to you. These consents operate indefinitely and shall remain in effect unless and until you notify Virgin Money that you do not want to receive such communications. If you do not wish to receive these communications please notify us in writing or by phone on 1800 134 419.

For more information about Virgin Money's handling of personal information, including further details about access, correction and complaints, please see their privacy policy available on request or via www.virginmoney.com.au under the Privacy & security link.

You can seek access to and correct your personal information by contacting us. You may not access or correct personal information of others unless you have been authorised by their express consent or otherwise under law, or unless they are your dependants under 16 years of age.

If you have a complaint about a breach of your privacy, please contact:

- Privacy Officer, Allianz Global Assistance, PO Box 162, Toowong, QLD 4066, Telephone (07) 3305 7000;
- Privacy Officer, Virgin Money, Level 8, 126 Phillip Street, Sydney NSW 2000, Telephone 1800 134 419, Email: privacy@virginmoney.com.au;
- or The Privacy Commissioner at the Office of The Australian Information Commissioner, GPO Box 2999, Canberra, ACT 2601.

For more information about our handling of personal information, including further details about access, correction and complaints, please see our privacy policy available on request or via www.allianz-assistance.com.au.

If you do not agree to the above or will not provide us with personal information, we may not be able to provide you with our services or products or may not be able to process your application nor issue you with a policy. In cases where we do not agree to give you access to some personal information, we will give you reasons why.