

Collection Notice



We, The Hollard Insurance Company Pty Ltd ABN 78 090 584 473 (Hollard) being the underwriter of Kogan Car, Home/Contents, Landlords and Travel Insurance products will at various times and stages during its communication with you collect some of your personal information.

The Hollard contact details in connection with Privacy are:
02 9253 6600
Privacy@hollard.com.au
Locked Bag 2010, St Leonards NSW 1590

We collect personal information to provide, offer and administer our various products and services, or otherwise as permitted by law. Such purposes include responding to your enquiries, providing you with assistance you request of us, maintaining and administering our products and services (for example processing requests for quotes, applications for insurance, underwriting and pricing policies, issuing you with a policy, managing claims, processing payments); processing your survey or questionnaire responses; market research and the collection of general statistical information using common internet technologies such as cookies; providing you with marketing information regarding other products and services (of ours or a third party); quality assurance and training purposes; performing administrative operations (including accounting and risk management) and any other purpose identified at the time of collecting your information.

If you provide personal information to us about another person, we rely on you to have made or make them aware that you will, or may, provide their information to us and the types of third parties we may provide it to, the relevant purposes we and any of the third parties will use it for and how they can access it. If it is sensitive information we rely on you to have obtained their consent on these matters. If you have not done, or will not do, either of these things, you must tell us before you provide their relevant personal information.

We, our Related Companies (which has the same meaning as related body corporate defined in section 50 of the Corporations Act 2001 (Cth)), Kogan Australia Pty Ltd ABN 53 152 570 351 trading as Kogan Insurance, and other third parties who provide services to us or on our behalf will only use your personal information to provide you with information about Kogan Insurance branded Car, Home/Contents, Landlords and Travel Insurance products. If you do not wish to receive any of this information you can at any time let us know by contacting us. We, our Related Companies, Kogan Insurance and other third parties who provide services to us or on our behalf will not contact you except in relation to matters concerning those products.

Collection can take place by websites, email, telephone or in writing. Unless it is unreasonable or impracticable for us to do so, we collect your personal information directly from you. There may, however, be occasions where we collect your personal information from someone else. This may include our authorised representatives, our distributors or referrers, agents or our Related Companies, service providers, another party involved in a claim, family members, anyone you have authorised to deal with us on

your behalf, and/or our legal or other advisers. For example, where you make an application in joint names, where it is provided to us by a third party with your consent or where we need to obtain information from professional experts for the purposes of assessing a claim or providing you with insurance cover or other services.

If you do not consent to us collecting and using all or some of the personal information we request, we may not be able to provide you with our products or services such as processing your application for insurance, your claim or any payment due to you. It may also prevent us from maintaining or administering your policy or the provision of information regarding our products or services or those of any third party.

We may at times also disclose your personal information to our Related Companies, Kogan Insurance or third parties who provide services on our behalf; however we will never sell, rent or trade your personal information. This may include our professional advisors, authorised representatives, distributors or referrers, mailing houses and marketing companies, insurance reference bureaus, reinsurers, credit providers, external IT service providers, other insurance intermediaries, providers and advisers. In the case of claims (or likely claims) it may be disclosed to persons involved in claim handling processes. Your personal information may also be disclosed to the Australian Financial Complaints Authority or other dispute resolution providers, government bodies, regulators, law enforcement agencies and any other parties where required by law.

It may happen that we disclose personal information to our Related Companies or service providers located in countries other than Australia. These details can change from time to time and you should contact us for further details or to see if this applies to you.

We will only collect or use sensitive information to consider your application for insurance, assess a claim, using it or giving it to our Related Companies and our appointed third parties for research and analysis and to design or underwrite new insurance products. We will always seek your permission before using or disclosing your sensitive information for any other purpose.

You consent to the use and disclosure of your personal information as set out in this section. Your consent applies whether you become or remain the insured unless you tell us otherwise by contacting us. You can read more about how we collect, use and disclose your personal information or our complaints process about a breach of the Australian Privacy Principles in our Privacy Policy which is available on our website or you can request a copy. If you wish to gain access to your personal information (including correcting or updating it), have a complaint about a breach of your privacy or have any other query relating to privacy, please contact us (our contact details are provided above).

Dated 20 August 2019