



Australian Government
Department of Veterans' Affairs

Safeguarding Policyholders' Personal Information

Safeguarding Policyholders' Personal Information

Defence Service Homes (DSH) Insurance upholds a steadfast commitment to preserving the privacy and confidentiality of your personal information. Ensuring the security of client data remains a paramount objective for us.

It's important for you to know:

- how DSH Insurance collects, stores, uses, and discloses personal information; and
- the procedures we have in place for managing the information gathered about you.

These measures are implemented to strengthen the protection of your personal data and maintain the trust you place in Defence Service Homes (DSH) Insurance.

For access to our full Privacy Policy please visit our website at:

<http://www.dsh.gov.au/insurance-privacy-policy>

Privacy

We are bound by the provisions of the Privacy Act 1988 (the Privacy Act) and the Australian Privacy Principles (APPs). The APPs regulate how we collect, store, use and disclose personal information.

Veterans' affairs

DSH Insurance, is administered by the Department of Veterans' Affairs and reports to the Minister for Veterans' Affairs. The data collected is utilised to shape policies and deliver a range of insurance products and services tailored to meet the home building and other insurance needs of our customers.

This information may be used for analytical and administrative purposes and may be shared with other entities within the Veterans' Affairs portfolio to enhance overall management. Sharing information with these entities enables us to provide you with timely updates on benefits, services, and information relevant to the veteran or ex-service community.

Additionally, we may gather details of your spouse, family members, or other designated parties if you authorise them to act as your primary point of contact. Such authorisations

are securely stored in our database for future reference and communication.

For more information about how the Department of Veterans' Affairs manages personal information, please refer to the DVA website. <https://www.dva.gov.au>

To whom do we disclose information about you

We only disclose information about you to people or organisations for the purposes outlined here. If appropriate, we may disclose information about you to, or collect it from:

- other agencies in the Veterans' Affairs portfolio
- mailing houses which we use to contact you
- administration services which may help us with data management, account maintenance, documentation and settlement
- banking organisations which issue our payments or which you can use to pay us
- Australia Post which you can use to pay us
- a financier with an interest in your insured property whose name may appear on your policy.
- market research companies which help us with product development, planning, risk assessment and modelling



- loss assessors and claim investigators and service providers who help us assessing and managing any claim you may have
- legal and other professional advisers who may help us with the management of your insurance business
- a joint insured on your policy
- those with legal authority, or who you have authorised, to act on your behalf
- other insurance companies and reinsurers including the Australian Reinsurance Pool Corporation (ARPC) which may also help us with assessing your insurance application & underwriting your insurance
- statutory authorities or government departments: for example, law enforcement, dispute resolution bodies or the Australian Financial Complaints Authority
- industry databases
- other parties as required by law.

Unless nominated by you, we are not likely to disclose your personal information to overseas recipients.

Access

Under the Freedom of Information Act 1982 (the FOI Act) and the Privacy Act, you are entitled to know what records we have about you. To find out more simply:

E-mail us at [**dsh@dva.gov.au**](mailto:dsh@dva.gov.au)
or call us on **1300 552 662**

Prior to disclosing any information, we verify your identity or the identity of any authorised individual requesting the information. Our aim is to safeguard personal information and ensure it is only shared with those entitled to access it.

In exceptional cases, we may withhold information, but we will do so judiciously and furnish written explanations for our decision. Should this occur, you have the right to request a review of our decision.

If a client demonstrates that their personal information in our possession is inaccurate, incomplete, or outdated, we will promptly rectify their records as required.

Why do we collect information about you

DSH Insurance collects personal information for insurance related purposes. We ask questions to determine an individual's eligibility for our product and to determine their premium based on our underwriting guidelines.

DSH Insurance is administered under the Defence Service Homes Act 1918 which outlines both eligibility and operating guidelines that DSH insurance must adhere to.

We only collect personal information for purposes reasonably necessary for, or directly related to, our functions or activities. As this information is confidential we must handle it in a secure and responsible manner, as mandated by the Australian Privacy Principles in the Privacy Act 1988.

In providing this insurance protection, we may use the information about you for the purposes of:

- assessing your application for new insurance, making any required updates to the information during the term of your current insurance policy, or for renewing your insurance policy;
- providing and managing the insurance policy after we accept your application; and
- assessing, managing and paying any claim you may make on the insurance policy.

In addition, we may use this information for marketing purposes to provide news and information about our products, services and matters that you may be interested in.

We will only engage in providing marketing material if you have consented to this. You can contact us at dsh@dva.gov.au to update your marketing preferences at any time.

What if you decide not to provide the information we ask you for

We ask for information about you that is necessary for the purposes stated here. If you are unable to give us the information we ask for when you apply for your insurance or at any time during the currency of your policy, we may be unable to provide you or continue to provide you with insurance cover or to process a claim.

If you have a privacy complaint

If you believe that DSH Insurance has breached your privacy rights, you may contact us on **1300 552 662** or **email dsh@dva.gov.au**

DSH Insurance treats all complaints seriously and will thoroughly investigate your concern and rectify and issues identified immediately. If appropriate, we will review and remediate our policies and operations so that we continue to provide you with the highest standard of service and customer care.



If you are not satisfied with the way we have handled your complaint, you may also contact the Privacy Officer in the office of the Department at your capital city. The Privacy Officer will respond to your complaint within 30 days from receipt of your letter.

Contact details for a DVA Privacy Officer are:

Post

Privacy Officer
Department of Veterans' Affairs
GPO Box 9998
BRISBANE QLD 4001

Email

privacy.enquiries@dva.gov.au

Phone

1800 VETERAN (1800 838 372)