



DEFENCE SERVICE HOMES

INSURANCE SCHEME



WHY DO WE COLLECT INFORMATION ABOUT YOU

DSH collects personal information for the purposes of administering the *Defence Service Homes Act 1918*. We collect information about you so that we can provide you with insurance protection for your home and for your home's contents. As this information is confidential, we know we must handle it in a secure and responsible manner. In providing this insurance protection, we may use the information about you for the purposes of:

- ▶ **assessing your application for new insurance, changing some of 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.**

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 COMPLAINT

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

We will investigate all complaints and get back to you within 15 business days. If we agree that the concern is justified, we will resolve it immediately. If appropriate, we will change our policies and our 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.



Australian Government
Department of Veterans' Affairs

PRIVACY

SAFEGUARDING POLICYHOLDERS PERSONAL INFORMATION

We are committed to safeguarding the privacy and confidentiality of your personal information. Keeping client information secure is a top priority for Defence Service Homes (DSH) Insurance. We would like you to know how:

- ▶ we handle the information that we collect about you; and
- ▶ you can control whether or not we disclose information about you.



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

We are part of the Veterans' Affairs portfolio which includes the Department of Veterans' Affairs, the Australian War Memorial, the Office of Australian War Graves and the Veterans' Review Board. We are responsible to the Minister for Veterans' Affairs. Our General Manager is responsible for how we operate.

We collect information about you that is necessary only for the purposes of your insurance business with us. We may use this information for statistical and management purposes. We may also disclose this information to other agencies in the Veterans' Affairs portfolio to help with its overall management. As well as, sharing information with other agencies can help you receive up-to-date notices about benefits, services or information regarding the veteran or ex-service community that may be of interest to you.

By electing to insure with us, you consent to us using and disclosing your information as outlined below.

For more information about how the Department of Veterans' Affairs manages personal information, please refer to the DVA website.

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
- ▶ financiers whose names may appear on your policy
- ▶ market research companies which help us with product development, planning, risk assessment and modelling
- ▶ loss assessors and claim investigators who help us with your claim
- ▶ legal and other professional advisers who may help us with the management of your insurance business
- ▶ other insurance companies and reinsurers which may also help us with assessing your insurance application, underwriting your insurance, or assessing and managing any claim you may have
- ▶ other insurance industry bodies which may help resolve a dispute between us and you, or between us, you and a third party.

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
- ▶ telephone us on 1300 552 662

Before we make any information available, we will need to validate your identity or the identity of anyone else who has a right to ask for the information. We do not wish to provide personal information to someone who has no right to that information.

In special circumstances, we may decline to release information but we will not do so unreasonably and will provide our reasons in writing. In these circumstances, we will give you reasons and you will have the right to request a review our decision.

Where a client establishes that the personal information we have about them is not accurate, complete or up-to-date, we will correct their records as necessary.