

Tokio Marine Australasia Privacy Policy

Dated 1 July 2023

Overview

Tokio Marine is committed to upholding your privacy and protecting your personal information. We are bound by and our policies comply with the Privacy Act 1988 (Cth) and the Australian Privacy Principles (APP), along with any other applicable privacy laws and codes.

This Privacy Policy will help you understand how we collect and handle your personal information in order to provide products and services and operate our business. This section provides a summary of the key provisions of our Privacy Policy. For more detailed information see [below](#).

What is Personal Information: Personal information is information or an about an identified individual, or an individual who is reasonably identifiable;

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More Details On How We Handle Your Personal Information

Who we are

We are Tokio Marine Management (Australasia) Pty Ltd ABN 69 001 488 455 (TMMA), the managing agent in Australia for Tokio Marine & Nichido Fire Insurance Co., Ltd ABN 80 000 438 291. References to Tokio Marine Group include all related group companies owned or under the control of Tokio Marine Holdings, Inc. (Related Companies).

Types of Personal Information we collect

We collect Personal Information about our customers and prospective customers, our employees and contractors, (including candidates that apply for a role with us), and contact details of persons from our business partners, suppliers and service providers in a number of different ways including the following:

- x when you apply for or purchase our products or services — your name, contact details (address, phone and fax number, email address), date of birth, gender and payment details. We may also collect information that is specific to a particular product, such as your car registration for car insurance; or
- x when you apply for a job with us — your name, contact details (address, phone and fax number, email address), .4 ()2n.4 ()22T0 1 L213 T1.152Li-5.8 (0 Td)21.5 (P Td)21.5 T1.152Li-5.8 (o

Marine or affiliated websites to fulfil your request for products and services and to improve your online experience. We always endeavour to limit the amount of information collected to support the intended purpose of the collection.

We may ask you for some or all of the following types of information when you register for events, request services, manage accounts, access various content and features or directly

Your personal information will also be used by us to consider your applications for employment, (if applicable), and manage the recruitment processes. If you are not successful in obtaining a position with us, we may retain your application and personal information in order to contact you if a suitable position becomes available in the future.

We will only use and disclose your Sensitive Information for the purpose it was collected or for any other directly related purpose that you would reasonably expect us to use it for to the extent permissible under law. With your consent, we may use or disclose your information

Can your information be used for direct marketing?

Unless you notify us otherwise, we may use your personal information to let you know about products and services from across the Tokio Marine Group or our affiliates and business partners that we think may be of interest to you to the extent permitted by law. If you would prefer not to receive marketing you can contact us at Privacy@tokiomarine.com.au to confirm your preference.

How do we hold your information?

We may hold your Personal Information in a number of ways, including:

- x in our secure computer systems or databases, which may involve storing data on storage or computer systems provided by third party suppliers;
- x in paper records; or
- x in telephone recordings.

Where it has been collected from our or your agent, or our service providers, they may also hold copies of your personal information.

Protecting your stored information

While we store your personal information, we take all reasonable steps to protect it by way of appropriate physical, electronic, and procedural safeguards. For example; we implement and impose security measures for access to our systems, operate security measures for our buildings, impose confidentiality requirements on our employees, provide training on keeping personal information secure and keep personal information only for as long as we require it for our business needs or as required by law.

Accessing and correcting information

We take reasonable steps to ensure your personal information that we collect, hold and disclose is accurate, up to date and complete. However, we also rely on you to let us know of any changes or corrections required to your information. You should contact us at any time to update your personal information or advise us that the information we hold is not accurate, up to date or complete. If for any reason we cannot provide you with access, we will provide you with the reason for refusal. In all cases you will be asked to verify who you are before your personal information is provided.

We may also charge you a fee for our reasonable costs of retrieving and supplying the information to you.

Privacy Complaints

If you have any questions or wish to raise a complaint about a breach of this Privacy Policy, you may contact our Privacy Officer directly on the contact details below. We will respond to your question, suggestion or complaint as soon as possible.

Tokio Marine Privacy Officer Contact Details
Attn: Privacy Officer
Tokio Marine & Nichido Fire Insurance Co. Ltd
GPO Box 4616
Sydney 2001 NSW
Telephone: 61 2 92322833
Email: Privacy@tokiomarine.com.au

If you are not satisfied with our response to your enquiry or complaint you can contact the Privacy Officer and request that it be reviewed by the dispute resolution team who will endeavour to resolve your dispute within 30 days from when you first notified us. If you are still not satisfied with the outcome of your complaint to us, you can contact the Australian