

EML Privacy Statement

Workers compensation

Ensuring your privacy is protected

Australian Privacy Laws along with the Australian Privacy Principles govern the collection and handling of personal and sensitive information to ensure that organisations clearly outline what type of information they hold, the reasons this information is held, the way in which it is used and in what circumstances it is disclosed.

“EML” includes Employers Mutual Limited, all subsidiaries and related companies and Employers Mutual Management Pty Ltd. EML respects your right to privacy and values the trust you place in us to handle your personal and sensitive information. This statement has been prepared for our workers compensation services. Please refer to the relevant website for your relevant privacy statement if you are receiving other services from one of our group companies.

We operate under the Australian Privacy Principles

EML is committed to handling your personal information in accordance with the Privacy Laws and the Australian Privacy Principles. We operate all of our offices whether in Australia or our branch offices outside of Australia in line with the Australian Privacy Principles and our Australian Privacy compliance framework.

For the purpose of data processing, EML may disclose your personal information to our service company EML Management Pty Ltd and its international branch office in the Philippines. EML will only disclose your information to our international branch office in this way on the basis that it will be protected, kept confidential and will only be used in accordance with the purposes we let you know about or are set out in our Privacy Policy.

What personal information does EML need to collect?

We only collect information that we need to provide a service to you. For our workers compensation premium and claims management services, generally we keep a record of:

- Information that identifies you, such as your name, address, employer details and information concerning your employment arrangements.
- Sensitive information directly related to your claim including the details and circumstances of your injury or disability.
- Information provided by other service providers such as medical practitioners, rehabilitation providers, investigators, legal practitioners, state Regulator and other experts or consultants. This may include health information and medical history information (including in connection with other health/injury-related claims). This information is collected for the purpose of assessing and managing your claim.
- Information you provide us including information you provide to us as a representative of another person
- Banking and taxation details.
- If you are an employer, information in connection with your policy or claims management service provided by us including employee details, payments and banking details.

Generally, we collect information directly from you. If we need to collect personal or sensitive information from third parties (such as the service providers mentioned above) we will ask for your

consent to do so. Please note that this may be in the form of an authority we ask - or arrange for - you to sign, in which you authorise the release of health or other information to us (or to a person or entity engaged by us for the purpose of obtaining the information to be made available to us). If we are unable to collect all the information we require, it may affect our ability to effectively process your claim.

In addition to the provisions of the Privacy Laws and Australian Privacy Principles, EML is bound by the relevant Workers Compensation laws and official guidelines when collecting, using and disclosing information relating to workers compensation claims. Workers Compensation laws permit EML to collect information about you from the notification of an injury by your Employer before we send you the usual paperwork and to use this information in the management of your claim.

EML may also record and monitor your telephone conversations with our staff for training and coaching purposes. EML shall only do so if at the start of the conversation, we have asked if you are prepared to proceed accordingly or, alternatively, have provided an opt out facility.

How does EML use this information?

The information we collect is used for the purpose of assessing and managing your workers compensation claim. This may include determining liability and providing associated services to you such as collecting information about your customer service experience with us. If you are an employer the information we collect is used for the purposes of administering your policy or claims management service we provide to you.

We may also use your information to assist us in improving our service to you including customer satisfaction surveys. If you are an employer you may also be a member of EML Limited and your employer name and address details will be included in our register of members. You will also receive statutory information each year from us.

If we seek to use your information for any different purposes, such as writing to you about different products and services then we will write to you to ask your express permission or, alternatively, offer you an opt out facility.

Finally, please be aware that if you are an employee of a company which holds a self-insurer license and EML is managing part or all of your workers compensation claim, then EML may also collect, use and disclose your personal information as provided in your employer's privacy policy, where appropriate.

Disclosure of your personal information to third parties

If you provide your consent, EML may disclose your information to the appointed service providers if this information assists with processing of your claim or if you are an employer, to assist us in providing other services to you such as administering your policy. If you have made a workers compensation claim, then we may disclose and provide your information to third parties in accordance with consent(s) that you have signed in connection with your claim – including for example consent provided in an injury claim form or in a certificate of capacity. . If we manage one or more claims in respect of you across one or more statutory workers compensation schemes through icare NSW then we will have access to all these claim records for the purposes of managing each of these claims.

Please note that in the case of certain government agencies (including the NSW government agencies within the NSW icare self insurance scheme, where such an agency is your employer in connection with a claim, then we may also provide your claim information to those agencies the purpose of their workplace injury risk assessment & management procedures. You can also request we disclose your information to another person acting on your behalf. We may also provide your information to persons without your express consent as permitted by workers compensation laws such as where we are attending to the management of your claim or providing your information to another workers compensation insurer.

The third parties to whom we provide your information are also bound by confidentiality and nondisclosure principles and are prohibited from using your information for any purpose other than processing your claim or in the case of some NSW government agencies for general injury and risk management and identification procedures of the type referred to in this section. We also ensure that they are aware of our legal obligations to protect your privacy and ensure that they agree to be bound by these obligations.

We also use the National Relay Service (NRS) during telephone calls for hearing impaired people who may include our customers, service providers and our staff. The NRS is an Australian government initiative whereby a NRS relay operator assists in telephone calls. NRS operators comply with strict confidentiality requirements in the course of their work with the NRS and are legally bound not to disclose the nature or content of conversations to anyone. If we are using the NRS for an outbound call to you as an injured worker we will let you know about this during the call. We will accept calls from the NRS on behalf of customers and service providers; we may make calls to service providers or treatment practitioners through the NRS without contacting you in advance but please let us know at any time (details below) if you prefer that the NRS not be used in respect of your claim. More information concerning the NRS is available at www.relayservice.gov.au

What are your rights?

EML aims to ensure that the personal information we hold is accurate, complete, relevant, up-to-date and not misleading.

If you would like to update any information that we currently hold in our systems about you, access your personal information or have concerns about the way that we have managed your information please contact us.

To update or access your personal information please contact your case manager or relevant EML contact person.

What if I have any further enquiries or concerns?

Your case manager is the best person to contact in the first instance but do not hesitate to contact the EML Group Privacy Officer:

Email: privacy@eml.com.au

By letter – the EML Group Privacy Officer c/ Risk Management Department Level 3 345 George Street Sydney NSW 2000

By telephone – 02 8251 9000 and ask to speak with the Privacy Officer.