

Privacy Statement

Competitions & Events

Berkley Insurance Company (limited company incorporated in Delaware, USA) ABN 53 126 559 706 t/as Berkley Insurance Australia ("we", "us" and "our") is a member of the W. R. Berkley Corporation, which we refer to as WRBC.

We take privacy seriously and are committed to handling and protecting your personal information in accordance with the Privacy Act 1988 (Cth) and Australian Privacy Principles (APPs).

There are times where in the ordinary course of our business we collect, hold, use and disclose personal information about individuals when they interact with us in a range of ways. These may be individuals who are not our customers or they may be our customers who are interacting with us in a capacity other than simply as a customer. You may be one of these people. For example, you may attend an event or enter a competition being run by us or one of our partners.

If you are one of these people, this Privacy Statement explains our privacy practices and how we deal with your personal information. It should be read with our Privacy Policy which provides more information about our privacy practices. Our Privacy Policy is available at www.berkleyinaus.com.au/privacy.

Privacy Statements included in this document are for:

- if you enter a competition run by us (Part 1 & Part 3);
- if you have registered to attend an event run by us or one of our partners (including a webinar or product training event) or that we are attending (including an industry event), or requested us to contact you (including receiving a newsletter) (Part 2 & Part 3).

Part 1 Competitions

Where we run a competition it will be undertaken under the terms and conditions of that specific competition and there may be a privacy statement within those terms and conditions. If not please, read Part 1 and Part 3 to understand how we treat your personal information when we run competitions.

Why we collect your personal information?

We collect your personal information to enable:

- you to participate in the competition;
- us, and any other promoter or associated agency to run the competition, including administering, managing and promoting the competition, advising any relevant gaming authorities, and (if you are the winner) publication of results or competition promotion in appropriate media; and
- us to get a better understanding of you, your needs, your behaviours and how you interact with us, so that we can engage in product and service research, development and business strategy including managing the delivery of our services and products via the ways we communicate with you to provide you with marketing information.

What happens if you do not give us your personal information?

If we ask for your personal information and you do not give it to us, you may not be able to enter the competition or be eligible to win any prizes.

How we collect and disclose your personal information

Where your personal information is collected, or disclosed to another party, it will be to achieve the purposes described in 'Why we collect your personal information?' as well as purposes that are related, where you would reasonably expect us to.

We may collect your personal information from, or disclose it to:

- other members of WRBC;
- social media and other virtual communities and networks where people create, share or exchange information;
- publicly available sources of information;
- clubs, associations, member loyalty or rewards programs and other industry relevant organisations;
- customer, product, business or strategic research and development agencies;
- data partners, auditors or analytic consultants;
- marketing agencies and other marketing service providers;
- government, statutory, regulatory, enforcement and dispute resolution bodies;
- any promoter, agency or sponsor involved with, or running, the competition on our behalf; and
- any other person, where you have asked them to provide your personal information to us.

We will use a variety of methods to collect your personal information from, and disclose your personal information to, these parties, including written forms, telephone calls and electronic delivery.

Part 2 Events and Contact Requests

Read Part 2 and Part 3 to understand how we treat your personal information when we or our partners run events or when we address your contact requests.

Why we collect your personal information?

We collect your personal information to enable:

- you to register and attend an event or presentation delivered by us or our partners;
- us to respond to, deal with or manage your contact requests or enquiry; and
- us to get a better understanding of you, your needs, your behaviours and how you interact with us, so we can engage in product and service research, development and business strategy including managing the delivery of our services and products via the ways we communicate with you.

What happens if you do not give us your personal information?

If we ask for your personal information and you do not give it to us, we may not be able to:

- process your request to attend an event and be unable to send you marketing information (unless you have otherwise consented to receiving those communications); or
- provide a full response or any response to your contact request or enquiry.

How we collect and disclose your personal information

Where your personal information is collected, or disclosed to another party, it will be to achieve the purposes described in 'Why we collect your personal information?' as well as purposes that are related, where you would reasonably expect us to.

We may collect your personal information from, or disclose it to:

- other members of WRBC;
- social media and other virtual communities and networks where people create, share or exchange information;
- a third party that we have contracted to provide financial services, financial products or administrative services (e.g. IT service providers);
- any intermediaries, including your agent, adviser, a broker, a representative or person acting on your behalf, or our representatives and advisers;
- publicly available sources of information;
- clubs, associations, member loyalty or rewards programs and other industry relevant organisations;
- customer, product, business or strategic research and development agencies;
- data partners, auditors or analytic consultants;
- marketing agencies and other marketing service providers;
- reinsurers and other insurers;
- policy or product holders or others who are authorised or noted on the policy as having a legal interest in the policy;
- government, statutory, regulatory, enforcement and dispute resolution bodies;
- any promoter, agency or sponsor involved with, or running, the competition on our behalf; and
- any other person, where you have asked them to provide your personal information to us or asked us to obtain personal information from them.

We will use a variety of methods to collect your personal information from, and disclose your personal information to, these parties, including written forms, telephone calls and electronic delivery.

Part 3 General Information

The following sections apply to Part 1 and Part 2.

Consent and personal information about others

You agree to us collecting, holding, using and disclosing your personal information as set out in this Privacy Statement and our Privacy Policy when you:

- provide us with your personal information;
- enter a competition or register to attend an event.

If you provide us with personal information about another person, then you must:

- have their consent to do so; and
- tell them that you are disclosing their personal information to us and provide them with a copy of this Privacy Statement.

Overseas Disclosure

Sometimes we need to provide your personal information to, or get personal information about you from, persons or organisations located overseas. We will do this for the same purposes as in the 'How we collect and disclose your personal information' sections above. A list of countries where we usually disclose personal information is contained in our Privacy Policy, available at www.berkleyinaus.com.au/privacy.

Marketing

Every now and then we might let you know – including via email, telephone or online - about news, products and services that we think may be of interest to you. We will engage in marketing unless you tell us otherwise. We want you to be able to exercise your marketing preferences. Accordingly, you can contact us to update your marketing preferences by using the details in Contact Us below. Alternatively, you can simply follow the unsubscribe instructions in the relevant communication. More information about our marketing practices can be found in our Privacy Policy.

Access, correction and complaints

You have the right to request access and correct your personal information held by us. Our Privacy Policy provides information about how you can:

- access your personal information;
- ask us to correct your personal information; and
- complain about a breach of the APPs and how we will deal with such a complaint.

To contact us, please refer to the details below.

Contact Us



www.berkleyinaus.com.au



02 9275 8566



privacy@berkleyapac.com



Berkley Privacy Officer, PO Box Q296, QVB
NSW 1230