

About the FSC Life Insurance Code of Practice

NobleOak is a member of the Financial Services Council (FSC) and we abide by the FSC Life Insurance Code of Practice. The code sets out the standards we will be held to when dealing with our clients about all aspects of your cover and what you can expect from us. This includes providing annual reports to the FSC showing our compliance with this code.

We also uphold the **5 Principles of the Code:**

- 1 Clarity and transparency
- 2 Fairness and respect
- 3 Honesty
- 4 Timeliness
- 5 Communications in plain language

A copy of the FSC Life Insurance Code of Practice can be found on their website www.fsc.org.au.

We have developed **7 Client Guides** that set out the standards we are committed to delivering. Each guide contains relevant information about what you can expect from us during each stage of taking out and managing your cover.

About this guide

This guide covers the process if you would like access to information collected and stored by us.



Our Privacy Policy

NobleOak recognises our responsibility in safeguarding your privacy and personal information. Our Privacy Policy outlines our privacy and information management system for handling your personal information including the collection, storage, use and disclosure of it. It is available on our website at www.nobleoak.com.au/privacy-policy.

Request for information

You can request access to the information we hold about you including your application form and other information we have received. Any request for medical information received during your application will be provided directly to your doctor. We may require consent from other people to release information to you and this could mean that we cannot provide you with information within specified timeframes set out in our Client Guides. We will let you know if this is the case during your request.

There is some information we cannot release to you such as internal working documents or where the information we hold may be prejudicial to us, or where there is a dispute concerning your insurance cover or a claim under it.

We will take all reasonable steps to provide you with the information requested. Where we are unable to provide you with the specific information we will provide you with a schedule of documents and the reasons for not releasing the documents.

We will provide the information requested to you electronically unless you request that we provide it to you in paper form.

If you need assistance

If you have any questions please:



call: 1 300 041 494 and ask for the Client Care Manager between 8.00am-6.00pm Mon-Fri (AEST),

or



email: enquiry@nobleoak.com.au and we'll get back to you within **1 business day**,

or



mail: NobleOak Life Limited, GPO Box 4793, Sydney NSW 2001

You can find all of our Client Guides on our website www.nobleoak.com.au

- Guide 1 - Our Commitment to You
- Guide 2 - During Your Application
- Guide 3 - When You Buy Life Insurance
- Guide 4 - Ongoing Communication About Your Cover
- Guide 5 - Managing Your Concerns
- Guide 6 - Access to Your Information
- Guide 7 - Making a Claim

