



NOBLEOAK

Client Care Guide 7

ACCESS TO YOUR
INFORMATION

Client Care Guide issued by:

NobleOak Life Limited

ABN 85 087 648 708 AFSL No. 247302

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Access to your information

About this guide

NobleOak Life Limited (NobleOak) is bound by The Life Insurance Code of Practice (the Code).

The objectives of the Code are to ensure that we:

- Deliver a high standard of customer service throughout your relationship with us
- Continuously improve the services we offer you
- Communicate with you in plain language unless medical or other technical terminology is needed
- Seek to increase consumer trust and confidence in the life insurance industry.

The Code deeply resonates with NobleOaks' own values which has been built around the principles of Clarity and Transparency, Fairness and Respect, Honesty, Timeliness and Plain Language.

As part of NobleOaks' commitment to the Code, we have developed Client Guides that set out the standards you can expect from our services every step of the way.

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

Collection of personal information, including sensitive information

NobleOak only collects personal information that is needed to assist us in providing a service to you and your family. When you provide your personal information to us, you are consenting to its use in accordance with this Policy.

Generally, we keep a record of:

- Personal information that identifies you, such as your name, date of birth and address, your financial institution details or credit card details, your vocational and your lifestyle pursuits;
- Sensitive information about you including, amongst other things, health information for the purposes of assessing applications and claims under Life insurance products issued. We will obtain your consent before we collect sensitive information about you, unless we are otherwise permitted by law to make the collection;
- Information from other service providers we use in the administration and claims management of your life insurance cover. This may include medical practitioners, pathologists, and other service providers we use for the purpose of administering your policy and managing a claim.

We will collect personal information, including sensitive information, directly from you or from your nominated treating doctor or other health provider. 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.

Use and disclosure of personal information

NobleOak will only use or disclose personal information that you provide to us for:

- The purpose of assessing and providing your life insurance cover and managing your policy including any claims, or
- Another purpose which has been disclosed to you, with your consent, or
- If we are required or authorised by law to do so.

Following your consent, we may disclose your personal and sensitive information to an appointed service providers where this information will assist with processing your Life insurance application and any changes you seek to make to it. You can also request that we disclose information to another person on your behalf.

We will take reasonable steps to ensure that these third parties are also bound by the Privacy Act, confidentiality and non-disclosure principles and are prohibited from using your personal information for any other purpose than those described in this Privacy Policy. However, we will not accept responsibility for the unauthorised use of personal information by third parties.

We may also disclose your personal information to our related companies.

Security

NobleOak will take reasonable steps to protect personal information entrusted to us from misuse and loss and from unauthorised access, interference, modification, and disclosure. All information entrusted to us will be securely stored in physical and/or electronic form.

Where we no longer require your personal information, we will take reasonable steps to destroy or permanently de-identify that information in accordance with our Privacy Policy.

NobleOak has internal procedures which require our people to ensure the safe handling and storage of all private and confidential information including procedures for safe custody and transit of information both inside and outside of NobleOak.

A data breach occurs when personal information is accessed or disclosed without authorisation or is lost. In the unlikely event that such a breach occurs NobleOak will assess the impact of the breach and if there is the likelihood of any serious harm to you then we will contact you about the breach and advise of the action we have taken including any reporting of the breach to the Australian Government's Office of the Australian Information Commissioner (OAIC).

Access and correction of information we hold about you

NobleOak is committed to keeping up to date records of your personal information. We will take reasonable steps to ensure that any personal information collected, used, or disclosed by us is accurate, complete, and up to date.

You may request access to your information from NobleOak at any time and can find out what information we hold about you by contacting the NobleOak Client Care team via email at: clientcare@nobleoak.com.au

NobleOak will deal with any access or correction request in a timely manner. If you establish that personal information held by us is not accurate, complete, relevant, up-to-date or is misleading, we will need to satisfactorily identify you first, then we'll take reasonable steps to correct the information so that it is accurate, complete, relevant, up-to-date, and not misleading. If we refuse to provide you with access or to correct such information, we will provide you with written reasons for our denial of access or refusal to correct your personal information.

Request for information

You can request access to the information we hold about you. We may require consent from other people to release information to you.

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.

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Privacy complaint

If you have a privacy complaint or believe that NobleOak has breached our Privacy Policy, or the Privacy laws please contact the Client Care team to report your concerns.

There are several ways you can contact the Client Care team to register your complaint.

Online	Complete the online complaint registration form on our website at: www.nobleoak.com.au/complaints and submit your complaint directly to our NobleOak Client Care Team.
Email	clientcare@nobleoak.com.au
Phone	Call the NobleOak Client Care team on 1300 396 455 8.00am-6.00pm Mon-Fri (AEST)
Mail	GPO Box 4793, Sydney NSW 2001

To assist us deal with your complaint quickly, please include the following information:

- Your name and contact details, including your daytime phone number and email address
- Details of your complaint

Do you need assistance with lodging your complaint?

If you are deaf or have a hearing or speech impairment, you may wish to contact the National Relay Service on 1300 555 727 or via their website at <https://www.infrastructure.gov.au/media-communications-arts/phone/services-people-disability/accesshub/national-relay-service>

If you require translation and interpretation services, including those for indigenous languages please contact Speak You Language on 1300 000795 or via their website at <https://translationsandinterpretations.com.au/>

To protect your privacy, you will need to give us either verbal or written confirmation that you have authorised another person to assist you with your complaint. You can amend or withdraw this authorisation at any time.

If you have any questions please contact our Client Services Team:

- **Call:** 1300 551 044 8.00am-6.00pm Mon-Fri (AEST),
- **Email:** enquiry@nobleoak.com.au
- **Mail:** NobleOak Life Limited,
GPO Box 4793, Sydney NSW 2001





NOBLEOAK

The smarter way to insure your life

CONTACT US AT NOBLEOAK

Quotes & Applications: 1300 041 494

All other enquiries: 1300 551 044

By mail: NobleOak, Freepost, GPO Box 4793

SYDNEY NSW 2001 (no stamp required)

By email: enquiry@nobleoak.com.au

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