

XCELERATE PRIVACY POLICY

INTRODUCTION

Xcelerate respects and is committed to protecting your privacy. We are bound by the Privacy Act (1988) and the Australian Privacy Principles. Your information is collected, held, used and disclosed by us in accordance with this Privacy Policy.

Our Privacy Policy applies to the following companies:
Xcelerate Insurance Recoveries Pty Ltd (ABN: 20 128 915 864)
Xcelerate Legal Solutions Pty Ltd (ABN: 27 105 310 325)
Xcelerate Pty Ltd (ABN: 90 112 890 221)
XClaim Pty Ltd (ABN: 72 159 899 046)

The purpose of our Privacy Policy is to inform you about how we manage your personal information.

PURPOSE FOR COLLECTING PERSONAL INFORMATION?

We collect, hold, use and disclose personal information so that we can provide services to our clients. Our services include: providing advice regarding liability; recovering monies; managing legal proceedings; calculating financial losses and financial capacity; and locating third parties. It is important to note that the services we provide require us to either obtain personal information or to identify the individuals we are dealing with. If you decide not to provide us with the information required we may engage associated entities or external providers to locate you and your personal information.

We do not collect personal data considered as sensitive personal data such as health related information except when required to determine liability for insurance claims referred to Xcelerate by our clients and obtained with consent by you or your representative/legal guardian.

PERSONAL INFORMATION WE MAY HOLD?

Personal information is information or an opinion that can be used to personally identify you, whether the information or opinion is true or not. We may also collect and hold your sensitive information where you have provided the information to us or with your consent to do so.

The personal information we may collect from you directly, or from a third party or other representatives include but is not limited: to your name; address; date of birth; gender; phone number, fax and email; occupation; salary; relevant financial information; claims history; driving history; details of insurance policies you hold or have held; health and medical information relevant to providing a service for our clients; credit card or bank account; employment history; and/or any other information you or your representatives provide to us directly or indirectly.

HOW WE OBTAIN YOUR PERSONAL INFORMATION

We may collect information about you in various ways, including: client instructions; by telephone; in person; over the internet; regulatory authorities; external service providers; and in writing.

We may collect such information directly from you or through a third party such as your employer or other representative authorised by you, your insurers, our authorised representatives, agents or associated entities, another party involved in a claim, investigators, loss adjusters and/or legal advisers.

We may also seek to collect information about someone else from you (for example other parties such as an employer who was involved in or may be responsible for our clients damages). If you provide us with information about other individuals, we rely on you to have made them aware that you

will or may provide their information to us, the purposes for which we use it, the types of third parties we disclose it to and how they can access it (as described in this Privacy Policy). If it is sensitive information we rely on you to have obtained their consent to the above. If you have not done these things, you must tell us before you provide the relevant information.

PURPOSE AND DISCLOSURE OF YOUR PERSONAL INFORMATION

We collect, hold, use and disclose your information so we can perform services for our clients. We may use personal information about you to verify your identity and assist in assessing and enforcing claims on behalf of our clients against you or other parties.

Xcelerate may disclose personal information about you to other persons in the ordinary management of our operations such as: data entry; mail; engaging agents for the location of you or other parties; service of correspondence or legal documents; and engaging lawyers to prosecute claims. Xcelerate may also use or disclose information where it is required or permitted to do so by law.

Employees that will have access to your information are regularly trained in the protection and handling of your personal information.

HOW WE DISCLOSE YOUR PERSONAL INFORMATION

We may disclose your information to:

- our employees, authorised representatives, associated entities, and contractors, as required to perform their roles in providing services;
- other business support service providers for the purposes of the operation of our business including, without limitation, IT systems administration, web hosting providers, document storage warehouses, printing and mail houses, couriers, payment processors, data entry service providers, electronic network administrators, and professional advisers such as accountants and solicitors;
- insurers, reinsurers and other insurance intermediaries;
- any person authorised by you;
- assessors, solicitors, repairers, builders, investigators, your employer;
- suppliers and other third parties with whom we have commercial relationships for operational purposes;
- the Australian Financial Complaints Authority (AFCA) which replaces the Financial Ombudsman Service (which is an external dispute resolution scheme);
- government bodies, regulators, law enforcement agencies and any other parties where required by law;
- We may combine or share any information that we collect from you with information collected by any of our associated entities.

DISCLOSURE TO OVERSEAS RECIPIENTS

In the ordinary course of business including the purposes outlined above, we may disclose personal information about you to a person or organisation located in countries outside of Australia such as the United Kingdom, Philippines and New Zealand (e.g. to our clients, associated entities and third party suppliers or service providers). If we have reason to believe that an individual is located overseas, we may disclose their personal information to our overseas agent in that country. We take reasonable steps to ensure that overseas recipients of your information do not breach the privacy obligations relating to your personal information.

Location	Reason	How Protected
United Kingdom	Claim processing and back-office functions	Standard Contractual Clauses
Philippines	Back-office functions	Standard Contractual Clauses
New Zealand	Legal providers	Standard Contractual Clauses

We may share or disclose your personal information to persons and organisations associated with our entities located in the United Kingdom, Philippines and New Zealand. This list is current as at 1 June 2018 and will change from time to time.

HOLDING PERSONAL INFORMATION

Your information may be held in electronic and on paper/in hard copy form. We place a high priority on the security of personal information, and we are committed to protecting the personal information that you provide to us. We take reasonable steps to ensure your personal information is secure and we use and maintain appropriate safeguards to prevent misuse and loss and from unauthorised access, modification or disclosure. We implement administrative, physical and technical measures to protect the security and integrity of your personal information and data that we use and hold. As our website is linked to the internet and we cannot provide any assurance regarding the security of transmission of information you communicate to us online. We also cannot guarantee that the information you supply will not be intercepted while being transmitted over the internet. Accordingly, any personal information or other information which you transmit to us online is transmitted at your own risk.

COOKIES

Technologies such as: cookies, beacons, tags and scripts are used by Xcelerate and our partners, affiliates, analytics or service providers. These technologies are used in analysing trends, administering the site, tracking users' movements around the site and to gather demographic information about our user base as a whole. We may receive reports based on the use of these technologies by these companies on an individual as well as aggregated basis.

Cookies are very small text files that are stored on your computer when you visit some websites. They are widely used in order to make websites work, or work more efficiently, as well as to provide information to the owners of the site. We use cookies to help identify your computer so we can tailor your user experience.

You can disable any cookies already stored on your computer, but these may stop our website from functioning properly. Please visit www.allaboutcookies.org if you would like more information, including how to see what cookies have been stored in your web browser and how to manage and delete them.

Cookies in use may include:

Domain	Set By	Cookie	Name	Purpose
xceleratenow.com.au xceleratenow.co.uk xclaim.com.au xir.com.au	Google	Google Analytics	_ga _gat	These cookies are used to collect information about how visitors interact with the Site. This data is gathered and used for reports and analysis to help us improve the Site. Information collected is in an anonymous form. For more information, including details of how to block these cookies specifically, please see https://support.google.com/analytics/answer/181881?hl=en

DIRECT MARKETING

Xcelerate will not use your information for direct marketing purposes. Xcelerate will not share, sell, rent or disclose your personal information to other organisations without your consent, except to the extent required by law, in accordance with your instructions, or as described in this Privacy Policy.

AGGREGATED INFORMATION

We may aggregate personal information collected from you and other customers as well as device information and location information (with your consent, where required) to provide general statistics that cannot be linked to you or any other specific user and with which we attempt to provide you with a better experience to improve our services.

RETENTION PERIODS

We will retain your information for the period necessary to fulfil the purposes outlined in this Policy and as otherwise needed to comply with applicable law and internal company policies.

EXTERNAL LINKS

Please note this Policy does not apply to the practices of companies we do not own or control or to people that we do not employ or manage. We may link or otherwise provide access to third party sites. We provide these links for your convenience only. We have no control over, do not review and are not responsible for third party sites, their content, or any goods or services available through these third-party sites.

ACCESSING YOUR PERSONAL INFORMATION AND CORRECTIONS

Please contact our Privacy Officer at any time to request access to any personal information we may hold about you at a mutually agreeable time and location. We will need to establish the identity of the individual requesting the information prior to providing it. No fee will apply to making the information available. Access to personal information may be denied in circumstances such as: they may impact on the privacy of other individuals or a breach of confidentiality; the information relates to existing or anticipated legal proceedings; suspected unlawful activity or misconduct of a serious nature is being or may be engaged in, or where required by law.

Our aim is to always have accurate, complete, up-to-date and relevant personal information. You may contact us to request the correction any errors in that information. We may hold information on hold to ensure that you are not contacted in the ordinary management of work. This information will be limited to your name and telephone number(s).

NOTIFIABLE DATA BREACHES

In the event Xcelerate has suffered a data breach and: the severity of the breach warrants notification; and the operations Xcelerate meet the criteria as a reporting entity as prescribed by the Notifiable Data Breaches scheme (NBD) then Xcelerate will comply with its notification obligations as prescribed by the Privacy Amendment (Notifiable Data Breaches) Act 2017.

CONTACT US OR MAKE A COMPLAINT?

Please contact our Privacy Officer if you have any questions about this Privacy Policy, any concerns or a complaint regarding the treatment of your personal information or a possible breach of your privacy.

Any concerns or complaints that you may have with respect and confidentiality. Our privacy officer will contact you after receipt of your complaint to discuss your concerns and outline options regarding how they may be resolved.

You can contact our Privacy Officer by:

- Email – answers@xir.com.au
- Phone – (07) 3124 8600
- Post – ‘The Privacy Officer’ – XCELERATE, PO Box 2036, TOOWONG QLD 4066

If your concerns are not resolved to your satisfaction the matter can be referred to the Office of the Australian Information Commissioner on 1300-363-992.

From time to time we may review and update our Privacy Policy. This Privacy Policy was last updated on 1 June 2018.