



Arch LMI Privacy Policy

Last Updated December 2019

Purpose

In this Privacy Policy “Arch”, “we”, “our” and “us” means Arch Financial Holdings Australia Pty Ltd (ABN 18 605 164 627) and Arch LMI Pty Ltd (ABN 60 601 356 174) and their authorised representatives, related companies, and any third parties who may provide services on our behalf. This Privacy Policy applies to any personal information we collect, handle use or disclose. Please refer also to the Arch Capital Group Ltd. Privacy and Data Protection Policy available at the following location:
<https://www.archcapgroup.com/Privacy-and-Data-Protection-Policy>

We value the privacy of your personal information. We are bound by, and will abide by, the Privacy Act 1988 (Cth), including the Australian Privacy Principles. Our aim is to provide the highest service to our Australian Policyholders, and to that end, we have developed the following procedures for the fair handling of personal information.

Our Privacy Policy applies to all information collected about individuals, regardless of how, or from where or whom, the information is collected. Our privacy policy does not protect information obtained regarding a business or its related entities or information relating to an employment relationship with, or employment record held by, Arch.

Why we collect personal information

We collect personal information in order to provide lenders mortgage insurance and other related business activities. This includes information necessary to consider the risk, administer the insurance, assess a claim and determine competitive and appropriate premiums. We also collect personal information to engage staff, contractors and suppliers.

Personal information may be provided to us by third parties in connection with insurance underwriting, administration of the insurance transactions, reporting, investigating and preventing fraud or material misrepresentations, processing premium payments, handling insurance claims, administering insurance benefits and participating in related research projects or as otherwise required or specifically permitted by law or regulation. The persons who provide personal information to us typically are limited to the originator of the loan, the insured party and its agents, successors and assigns, credit reporting agencies, reinsurance companies and third parties that perform those services for us.

What personal information we collect

The types of personal data we collect may include:

Category	Types of Data Collected
Individual details	Name, address, gender, marital status, date of birth, nationality, bank account details, relevant criminal convictions and offenses, employer, job title and family details, including their relationship to you.
Identification details	Identification numbers issued by government bodies or agencies, including your driving license number.
Credit data	Credit data such as credit history and credit score.

How we collect personal information

When offering lenders' mortgage insurance, Arch is provided with your personal information from lender banks, credit unions, building societies, mortgage brokers or originators (each a "mortgage lender"). In those circumstances, the mortgage lender collects your personal information from you and then provides it to us. Arch may also collect your personal information directly from you or from publicly available sources of information.

Who we disclose your personal information to

Your personal information will only be disclosed to third parties where the disclosure is reasonably required in order to carry out Arch's business or activities, unless you have authorised otherwise, or if required by law.

The third parties include: our related companies and our representatives who provide services for us, other insurers and reinsurers, our claim management partner(s), your agents, our legal, accounting and other professional advisers, data warehouses and consultants, investigators, loss assessors and adjusters, other parties we may be able to claim or recover against, and anyone else appointed by us to review, and handle complaints or disputes, and any other parties where permitted or required by law.

Security of your personal information

We hold your personal information in secure environments such as our policy administration system, emails, document management storage repositories and/or in hard copy.

We will endeavour to protect your personal information from misuse, loss, unauthorised access, modification or disclosure. We maintain physical security over our paper and electronic data stores and premises, by means such as locks and security systems. We also maintain computer and network security. For example, we use firewalls (security measures for the Internet) and other security systems such as user identifiers and passwords, to control access to computer systems where personal information is stored. We may need to transfer your personal information overseas in order to properly carry out our business. The countries in which these recipients of your personal information are located will depend on the types of services we provide to your lender, the location of the reinsurer and the location of other services providers, but may include the United States and Bermuda.

In all cases we will take reasonable steps to ensure all entities to whom we transfer your personal information comply with the Australian Privacy Principles, including ensuring appropriate security measures are taken by those entities to protect your personal information from unauthorised access and use.

Accuracy of and access to your personal information

We will take reasonable steps to ensure that the personal information you provide is accurate, complete and up to date, whenever it is used, collected or disclosed. You are entitled to access your personal information if you wish and request correction if required. We may request reasonable costs from you to cover retrieving this information.

Complaints regarding the handling of your personal information

If you are dissatisfied about how we have handled your personal information you have the right to make a complaint about the matter.

In the first instance, please raise your complaint with Arch by either writing to us at Arch LMI Pty Ltd, Suite 1, Level 11, 175 Pitt Street Sydney NSW 2000 or by telephone 02 8058 4900 or email jvalenti@archlmi.com. We will investigate the matters raised by you and respond directly to you within 30 days.

If you are dissatisfied with our response, you should refer the matter to the Office of the Australian Information Commissioner:

GPO Box 5218,
Sydney NSW 2001
Phone toll free: 1300 363 992
TTY: 133 677 then ask for 1300 363 992
Email: enquiries@oaic.gov.au

Updating this Privacy Policy

In the event that this Privacy Policy or any part thereof is amended or modified in the future, the revised version will be available on our website at <https://www.archcapgroup.com/Mortgage/Our-Platform/Australia-LMI>.