



Privacy Policy

1 July 2023

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Our privacy obligations

StateCover Mutual Limited (StateCover) is governed by the Australian Privacy Principles (APPs) under the *Privacy Act 1988* (Cth). The APPs regulate how personal information is handled by StateCover.

Personal information is information or an opinion about an identified individual, or an individual who is reasonably identifiable. StateCover's Privacy Policy applies to personal information collected or held by StateCover.

As an organisation operating in NSW that collects, holds, or uses health information, StateCover is also governed by the *Health Records & Information Privacy Act 2002* (NSW).

We will review this policy regularly, and we may update it from time to time.

Types of personal information we collect and hold

We collect personal information about injured workers as part of our routine activities as a workers compensation insurer.

We also collect personal information about our staff, contractors, and suppliers, as well as the contact details of individuals who work for contractors and suppliers, and other types of professional associates and personal contacts.

2.1. How we collect personal information

2.1.1. Information you specifically give us

We may ask you to provide us with certain types of personal information if you wish to engage with StateCover as an employee, contractor, injured worker, or other role relevant to StateCover's provision of workers compensation and related services. This might happen over the telephone, through our website, by filling in a paper form, sending us an email, or meeting with us face-to-face or online. We will give you a collection notice at the time, to explain how we will use the personal information we are asking for. The notice may be written or verbal.

Some personal information may be requested under relevant legislation or guidelines.¹

You might also provide your personal information to us, without us directly asking for it, for example if you engage with us on social media.

¹ For example, the *Workers Compensation Act 1987*, the *Workplace Injury Management and Workers Compensation Act 1998* and SIRA's Workers Compensation Guidelines.

2.1.2. Information we collect from others

If we are managing your workers compensation claim, we may collect personal and health information from other third parties such as your current employer, former employers, healthcare providers and insurance investigators. The information we collect will be for the purpose of assessment and management of your workers compensation claim.

If you apply for a job or contract with us, we may collect personal information about you from your referees. With your consent, we may also use a third-party service to ensure your employment, educational and identity records are valid. Other information which we may collect from third parties includes national police checks from the Australian Federal Police.

We may also check some details about our suppliers from publicly available sources, such as the Australian Business Register and Australian Securities & Investments Commission (ASIC) databases.

2.1.3. Information we generate ourselves

We maintain records of the interactions we have with injured workers, including the services that we have provided to you. Physical and electronic records may be maintained in our claims management systems, paper files, and in email records. Recordings of telephone conversations (for quality assurance and training purposes) are retained for up to three months.

We collect limited information about users of our website for diagnostic and analytic purposes. Login dates and times are recorded for Member contacts accessing our password-protected pages. Deidentified information about search terms and downloads is kept, but we do not collect cookies or any identifiable personal information.

We also collect information about recipients of our electronic direct mail, but this is limited to tracking which links within the emails are clicked on or forwarded.

2.2. The types of personal information we collect

The types of personal information we collect about injured workers may include:

- Name, address, and contact details
- Employment information, e.g. employer, rate of pay
- Health information
- Bank account details
- Government identifiers, e.g. tax file number, Medicare number

The types of personal information we collect about employees or potential employees may include:

- Name, address, and contact details

- Previous employment information
- Bank account details
- Government identifiers, e.g. tax file number, Medicare number

2.3. Links to other sites

On our website, we may provide links to third-party websites. These linked sites are not under our control, and we cannot accept responsibility for the conduct of companies linked to our website. Before providing your personal information via any other website, we advise you to examine their privacy policy and terms and conditions of use.

How we use personal information

We may use your personal information:

- To provide you with workers compensation management services
- To manage our employment or business relationship with you
- To provide technical or other support to you
- To answer your enquiry about our services, or to respond to a complaint
- To comply with relevant legal and regulatory obligations
- If otherwise permitted or required by law

We may also use your personal information for other purposes with your consent, unless you withdraw your consent.

We will keep personal information about you to use for the above purposes in accordance with applicable legislation and our Data Retention Policy. Telephone voice recordings will be kept for a maximum period of three months. Other records, e.g. supplier records, will also be maintained in accordance with our Data Retention Policy.

When we disclose personal information

4.1. Our third-party service providers

The personal information of injured workers, staff, suppliers, and other contacts may be held on our behalf within Australia, including “in the cloud”, by our third-party service providers. Data managed by Smartsheet and Xero (listed below) may also be stored in US data centres. Our third-party service providers are bound by contract to only use your personal information on our behalf, under our instructions.

Our third-party service providers include:

- **Figtree Systems**, for injured worker information
- **Office 365**, for employee information

- **MailChimp**, for distribution of information to both employees and Members
- **Xero**, an accounting system
- **eCorporate**, an employee and payroll system
- **Qualtrics**, an employee and Member survey tool
- **MicrotechDPS**, a document management system
- **Taysols/Microstrategy**, for SMART reporting
- **RingCentral**, for telephony
- **Smartsheet**, for employee onboarding and termination
- **Rackspace**, for injured worker and employee information²
- **Damstra Safety**, for information managed by Members
- **Martian Logic**, a recruitment platform

4.2. Other disclosures and transfers

We may disclose your personal information to third parties who we believe are necessary to assist us and them in providing relevant services and products. For example, in managing a workers compensation claim, we may have to disclose your personal and other information to third parties such as medical practitioners, other insurers, reinsurers, external claims data collectors, investigators, or other parties as required by law. We may also disclose your personal information to other third parties with your consent.

We limit the use and disclosure of any such personal information provided by us to them to the specific purpose for which we supplied it.

Security of your personal information

We 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 electronic form.

Where we no longer require your personal information, we will take reasonable steps to destroy or permanently de-identify that information.

Access or correct your personal information

StateCover 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 current.

² Rackspace will be replaced by Nexon Asia Pacific/Microsoft Azure in the September 2023 quarter.

If StateCover holds personal information about you, you might request access to that personal information. However, the law allows us to decline access in limited circumstances. We may charge you a reasonable fee for providing you with access to that personal information.

You may request access to your information from StateCover at any time. If you are an injured worker and wish to access or correct your personal information, please contact your Case Manager directly. For those other than injured workers, or for injured workers who are unsure who to contact, please contact our Privacy Officer (see next section).

StateCover 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 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.

Contact our Privacy Officer

If you have an enquiry or complaint about the way we handle your personal information, or would like to exercise your privacy rights relating to personal information we hold about you, please contact our Privacy Officer:

Julie Lee

Company Secretary

Telephone 02 8235 2858
Email jlee@statecover.net.au
Post PO Box R1865
Royal Exchange NSW 1225

StateCover takes a best practice approach to addressing privacy complaints. Complaints can be made verbally or in writing, i.e. by phone, videoconference, a face-to-face meeting, email, post, fax, or [via our website](#).

While we aim to resolve complaints quickly and informally, if you wish to proceed to a formal privacy complaint, we ask that you make your complaint in writing to our Privacy Officer, by mail or email as above. We will acknowledge your formal complaint promptly and aim to resolve your complaint within 10 business days.

If we do not resolve your privacy complaint to your satisfaction, you may lodge a complaint with the Office of the Australian Information Commissioner (OAIC) by calling them on 1300 363 992, making a complaint online at oaic.gov.au, or writing to them at OAIC, GPO Box 5218, Sydney NSW 2001.



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