



Privacy Policy

1 August 2025

Contents

Introduction.....	2
Kinds of personal information we collect and store	2
How we collect your personal information	3
How we store your personal information.....	3
Purposes for collecting, holding, and using your personal information.....	3
Who do we disclose your personal information to and why	4
Disclosure of information without consent	5
Security of your personal information.....	5
How you can access and seek correction of your personal information.....	6
Making a complaint.....	6
Third-party websites	6
Minors.....	6
Contact our Privacy Officer.....	6

Introduction

StateCover Mutual Limited (StateCover, we, or our) care about the privacy and security of your personal information. This Privacy Policy (Policy) sets out how we collect, store, use, and disclose personal information when you:

- Visit and interact with our website www.statecover.com.au (website); and/or
- Engage with us in relation to our products or services.

We have developed this Policy having regard to the privacy obligations to which we are subject, including the Privacy Act 1988 (Cth) (Privacy Act), the Privacy and Personal Information Protection Act 1998 (NSW), the Health Records and Information Privacy Act 2002 (NSW), and guidance produced by the Office of the Australian Information Commissioner (OAIC) and the New South Wales Information and Privacy Commissioner.

This Policy does not apply to any personal information we collect about StateCover employees, job applicants, and independent contractors.

Where required by law, we will provide you with privacy information (in the form of a privacy or collection notice or other privacy disclosure documentation) which is specific to the products or services you want to obtain from us, or specific to your dealings with us.

Kinds of personal information we collect and store

StateCover may collect personal information as part of workers compensation claims management or running our business which may include:

Personal information	Information or an opinion about an identified individual, or an individual who is reasonably identifiable: <ul style="list-style-type: none">• Whether the information or opinion is true or not; and• Whether the information or opinion is recorded in a material form or not.
Personal details	Name, gender, residential address, telephone number(s) and other contact details and identification numbers such as Tax File Number and Medicare Number. We may also collect your emergency contact details.
Identification information	Date of birth, nationality, marital status, title, and photograph.
Employment information	Job title, employer details, employment history, and workplace address.
Sensitive information	Details about your health, injuries, medical conditions, treatment history, medical test records and rehabilitation progress.
Financial information	Income details, compensation amounts, bank account details and payment records.
Incident reports	Information about the workplace incident or accident including dates, times, and descriptions (which may include sensitive information).
Legal information	Details related to any legal proceedings or disputes.

How we collect your personal information

Collecting personal information from you

Where it is possible, we collect your personal information directly from you over the phone, via our website, in writing by mail or email, or during in-person or online meetings.

Collecting personal information from others

If we are managing your workers compensation claim, we may collect personal information and sensitive information from:

- You or representatives for example, your legal advisers, witnesses, or your family member who is instructed by you to deal with us;
- Third parties you have consented to provide your personal information to us, including your employer, treatment providers,
- Our service providers or subcontractors of any of those providers;
- People who are involved in a claim or assisting us in assessing, investigating, processing or settling claims, including other parties involved in the claim, witnesses, investigators, medical service providers or other professional experts, and your employer;
- Statutory authorities or government departments (e.g. law enforcement, dispute resolution bodies, State Insurance Regulatory Authority);
- Publicly available sources such as the Internet.

We will only collect sensitive information about you if we are permitted by law. Where required we will obtain your explicit consent.

How we store your personal information

Personal information may be stored in our computer systems or databases, such as our claims management systems, paper files, email records, in telephone recordings both physically and electronically and may be kept or backed up in the cloud. We also retain recordings of telephone conversations for quality assurance and training purposes. Personal Information of injured workers, staff, suppliers and other contacts may be stored internally or by a third-party storage provider with whom StateCover has a contractual relationship and be either managed locally and/or overseas.

Where it has been collected from your advisers or our service providers, they may also hold copies of your personal information. We may combine personal information we receive about you with other information we hold about you. This includes information received from third parties, to provide you with a more tailored service and enhance our understanding of your needs

Personal information about you will be kept in accordance with applicable legislation and our Records Management and Retention Policy.

Purposes for collecting, holding, and using your personal information

We also collect personal information about individuals who are employed by, or otherwise associated with, our contractors, suppliers, professional associates, and other personal

contacts relevant to our business activities. This information may be used for various purposes, including:

- Providing you with services related to workers compensation claims, education, and wellbeing.
- Where necessary, disclosing your information to third parties involved in the claims process to facilitate these services.
- To administer the customer relationship with you and to manage the day to day running of our business relationship with you;
- To identify you or respond to your inquiries about our services or handle complaints or disputes;
- To improve the website by helping us understand who uses the website;
- For quality assurance and employee training purposes;
- For fraud prevention and detection and to comply with applicable laws, regulations or codes of practice;
- To enforce or defend our rights, including through third parties to whom we delegate such responsibilities;
- To share data with police, law enforcement, tax authorities or other government and fraud prevention agencies where we have a legal obligation;
- To investigate and resolve complaints and manage regulatory matters, investigation and litigation;
- To comply with our relevant legal and regulatory obligations.
- If otherwise permitted or required by law, or for other purposes communicated to you at the time we collected your personal information.

Where we require your personal information to comply with a contractual or legal requirement, failure to provide such personal information may mean that we are not able to progress a claim or other activity.

Who do we disclose your personal information to and why

In the ordinary course of our business, we may disclose your personal information depending on the below circumstances:

- To third parties where required to manage a worker's compensation insurance claim, such as investigators, medical practitioners, witnesses, suppliers, payment service providers, another party's legal representatives, other insurers, reinsurers, or other parties required by law and the State Insurance Regulatory Authority (SIRA);
- To our service providers, such as payment service providers, technical support for the website, web-hosting companies, support services, and other financial institutions to allow payment processing;
- To our data storage providers;
- To healthcare providers to support the management of a claim;
- To professional advisors, such as accountants, lawyers and auditors where we have taken steps to ensure that these advisors are bound by sufficient confidentiality and privacy obligations to protect personal information;

- To external organisations such as professional services firms for the purpose of allowing them to perform obligations under a contract assigned to them;
- Medical and health service providers, case managers and rehabilitation consultants;
- To regulatory authorities, law enforcement and other government agencies, and dispute resolution, statutory, regulatory or enforcement bodies and agencies. We have regulatory obligations we must comply with which may require us to share information, including personal information with government, law enforcement bodies and other regulators;
- To your representatives, where authorised by you;
- In an emergency or otherwise, to employers and family members; and/or
- Other parties as required by law.

We will not disclose your sensitive information for any purpose, other than the purpose for which it was collected, or a reasonably expected secondary purpose, unless you otherwise consent.

Disclosure of information without consent

In accordance with applicable legislation and regulatory guidelines, there are specific circumstances under which your information related to a workers compensation claim may be disclosed by StateCover without your consent. These circumstances may include, but are not limited to, where disclosure is:

- To lessen or prevent a serious and imminent threat to a person's life, health or safety of the person or another;
- Permitted or required in line with our legal and statutory obligations (i.e. to comply with requests from regulatory authorities such as SIRA, subpoenas and court orders);
- For law enforcement purposes; and/or
- In the public interest.

Security of your personal information

We take reasonable steps to protect the personal information we collect from misuse, loss, unauthorised access, interference, modification, and disclosure. Personal information entrusted to us will be securely stored in both physical and electronic forms. We utilise a range of security measures, including encryption, access controls, and secure storage systems, to safeguard your personal information. We train our staff on keeping personal information secure.

Our information security protocols are regularly reviewed and updated to ensure they remain effective. When your personal information is no longer required for the purposes for which it was collected, we will take reasonable steps to destroy or permanently de-identify the information in accordance with the Privacy Act and the APPs. StateCover has policies and procedures as well as technical controls to protect personal information from unauthorised use and disclosure.

How you can access and seek correction of your personal information

We are committed to maintaining up-to-date records of your personal information. If we hold personal information about you, you can request access to that information.

If you are an injured worker and wish to access or correct your personal information, please contact your Case Manager directly. For others, or for injured workers who are unsure who to contact, please reach out to our Privacy Officer. We will handle any access or correction request in a timely manner, and in any event within 30 days after receipt of your request. We may request proof of identification to verify your request.

If we grant access to your personal information, we may charge you a reasonable fee for doing so. If you establish that your personal information is inaccurate, outdated, incomplete, irrelevant, or misleading, we will take reasonable steps to correct your personal information. The law allows us to refuse access or correction in certain circumstances. If we refuse you access or correction, we will provide you with written reasons for our decision.

Making a complaint

If you believe that we have not met our privacy obligations in our handling of your personal information, please contact us. If you are unhappy with the resolution of your complaint or with the way that we have handled your complaint, you may refer the matter to the OAIC. We will endeavour to resolve your complaints quickly.

Third-party websites

Our website may contain links to other websites that are not operated or controlled by us. We do not control such third-party websites, or their privacy practices. Any personal information you choose to give to third-party websites is not covered by this Policy.

Minors

You must be aged 16 or over to use the website. We do not solicit or knowingly collect personal information from children aged 16 and under. If we are made aware that we have received such information, or any information in violation of this Policy, we will use reasonable efforts to locate and remove that information from our records.

Contact our Privacy Officer

If you have any questions in relation to this Policy or our use of your personal information or wish to complain about the way we manage your personal information, or if you would like to exercise your privacy rights, please contact our Privacy Officer at privacyofficer@statecover.net.au.



StateCover
Mutual

ACN 090 394 755

statecover.com.au

enquiries@statecover.net.au

(02) 8235 2800