

Personal Accident Claim Form

Racing Australia Ltd

Important information – read before completing this form.

- Please answer ALL relevant questions concerning your claim and make sure you attach a copy of your workers compensation claim form and medical certificates.
- If you have a secondary occupation you need to provide the last 12 months proof of earnings.
- If you are self-employed you need to provide the last 12 months proof of earnings.
- **Please ensure both declarations are signed and completed.**

Failing to complete ALL the relevant questions may delay your claim. If a question is not applicable to you, please write N/A or strike through the question.

Please PRINT your answers and use black or blue pen. Please tick (**) where applicable.

Please return your completed claim form to:

Echelon Claims Manager (Racing Australia)

Email: sportsclaims@echelonastralia.com.au

Phone: 1300 130 373 if you require assistance

Note: The issuing of this form is not an admission of liability.

INSURED DETAILS					
Insured claimant	Racing Australia Ltd				
	Surname			Given Name(s)	
Are you registered for GST?	No	☐	Yes	☐	What is your ABN?
Are you entitled to claim an input tax credit on the GST component of the premium applicable to this Policy?	No		☐	Yes ☐	
Are you entitled to claim an amount less than 100%?					
If 'Yes' Specify amount claimed					
Address					
Contact number(s)	Home		Work		
	Mobile		Email		
Date of birth (dd/mm/yyyy)		Sex	Male	☐	Female ☐
Secondary occupation (If applicable)					

INSURED DETAILS

Describe your usual duties

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ACCIDENT DETAILS

Give a full description of the injury you're claiming for. Provide a brief description of how the injury occurred.

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What injuries did you receive?

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Where did the accident occur?

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 Are you a licensed jockey? ☐ Apprentice jockey ☐ Picnic jockey ☐ Amateur jockey ☐ Approved rider ☐

 Did the injury occur during your usual occupation? No ☐ Yes ☐

 Have you ever had this, or a similar condition, in the past? No ☐ Yes ☐

If 'Yes' give details below.

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Treated by?		Date (dd/mm/yyyy)	
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Give the exact date when the injury occurred	Date (dd/mm/yyyy)		Time	
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When did you first consult a doctor for this condition?	Date (dd/mm/yyyy)		Time	
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Details of all attending physicians.

Doctors Name	
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Address			
	State		Postcode

Phone	
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ACCIDENT DETAILS

Who is your usual family doctor?

Doctor's name

Address

State

Postcode

Telephone number

How long have you been receiving treatment or advice from this doctor?

Years

Months

What other medical or surgical treatment has been received during the past 5 years?

Are you making or entitled to make any other insurance or compensation claim in respect of this disability?

Sick Leave

 No ☐

 Yes ☐

Motor Compensation

 No ☐

 Yes ☐

Other government benefit

 No ☐

 Yes ☐

Workers' Compensation

 No ☐

 Yes ☐

Private Health Fund

 No ☐

 Yes ☐

Superannuation life insurance

 No ☐

 Yes ☐

Name of fund(s)/insurance company

Your claim number

Do you hold any other individual injury / illness for Licenced Jockeys Insurance Policy or other injury /illness policy

No

☐

Yes

☐

If 'Yes', give details and policy number.

DECLARATION OF EARNINGS
IMPORTANT INFORMATION

1. If you are self-employed, Weekly earning means your weekly earnings derived from personal exertion after allowing for the cost and expenses in incurring that income.
2. If you are not self-employed, Weekly Earning means your weekly remuneration earned from personal exertion by way of salary, fees, wages, commissions and any other items already agreed by us.
3. Please supply proof of your income by submitting copies of your personal and/or business income tax returns for the full financial year immediately preceding the injury or illness for which you are now claiming.

Please advise your gross salary at the date of injury or illness. (\$)

PAYMENT METHODS (please note we are not liable for any bank processing fees on the receiver side)

Australian bank account	Provide details below	Deposit slip provided
Bank name account name	Account name	
BSB	Account number	

PAYMENT DECLARATION AND AUTHORISATION

I hereby authorise Echelon Claims Services as agents for HDI Global SE to make any payment by EFT into

my bank account as specified above. I understand and agree that the following conditions will apply:

1. I agree that the payment is made when Echelon Claims Services has instructed its bank to credit the nominated account and that we release Echelon Claims Services from any further liability in relation to this payment.
2. Echelon Claims Services is not responsible for any delays in payment or errors due to factors outside its reasonable control, including delays or errors in the financial system or errors in the supplied account details.
3. I agree to Echelon Claims Services collecting, holding and maintain the following personal information to authorise payments to my nominated bank account. I agree the Echelon Claims Services disclosure of this information, to Echelon Claims Services and my bank for the purpose and administration of processing my payment. I understand that I have the right to access or correct my personal information under the Privacy Act 1988. I understand that my failure to supply full details and to sign this declaration may result in my payment not being paid or my payment being paid into the wrong account.

Signature of claimant

Date (dd/mm/yyyy)

Please check that this form has been fully completed as any omissions may delay your claim.

CLAIM DECLARATION AND AUTHORITY

The information and answers given above are true, correct and complete in every detail.

1. I understand the claim may be refused if information is not true or withheld.
2. I authorise Echelon Claims Services as agents for HDI Global SE to give to and obtain from other insurers, insurance reference bureaus and credit reporting agencies any information relating to my credit or insurance history as well as insurance claim information obtained during the course of this contract.
3. Third Party Authority - I authorise the release of insurance claim information obtained during the course of this contract to the Australian Jockeys Association.

Medical Authority: I authorise any hospital, physician or other person who attended to me, to give Echelon Claims Services as agents of HDI Global SE or its representatives any or all information with respects to any illness or injury, medical history, consultation, prescription, or treatment. And copies of all hospital or medical records. I also agree that copies of all employers records including verification of earnings can be provided.

A Photocopy of this authorisation will be considered as effective and valid as the original.

Signature of claimant

Date (dd/mm/yyyy)

Please check that this form has been fully completed as any omissions may delay your claim.

THIRD PARTY AUTHORITY - AJA

Third Party Authority - I authorise the release of insurance claim information obtained during the course of this contract to the Australian Jockeys Association.

Signature of claimant

Date (dd/mm/yyyy)



Collection Statement

About this policy

Echelon Australia Pty Ltd (ABN 96 085 720 056) and its associated entities (we, our, us) value the privacy of your personal information and we are committed to handling your personal information in a responsible way in accordance with the *Privacy Act 1988* (Cth) (the Act) and the Australian Privacy Principles (APPs) as contained within the Act. This is our Privacy Policy and it sets out how we will collect, hold, use and disclose your personal information. We recommend that you read it carefully.

Racing Australia Pty Ltd program is managed by Echelon Australia Pty Ltd which is a division of JLT Risk Solutions Pty Ltd (ABN 69 009 098 864 AFSL 226827) and is a business of Marsh McLennan.

Why We Collect, Hold, Use and Disclose Your Personal Information

We collect, hold, use and disclose personal information so that we can perform our business activities and functions and to provide customer services. Our business activities include providing insurance and risk services such as arranging insurance policies and advising on insurance and reinsurance options, managing claims or consulting on other risks for our clients.

We will collect, hold, use and disclose your information for the purpose it was provided to us, related purposes or as permitted by law. Such purposes include:

- approaching the insurance/reinsurance market;
- placing insurance;
- claims handling;
- risk management;
- premium funding;
- providing services to you, arranging products for you and to send communications requested by you;
- answering enquiries and providing information or advice about existing and new products or services;
- providing you with access to protected areas of our website;
- for market research so that we can better understand your needs and tailor our future services accordingly;
- providing you with marketing information regarding other products and services (of ours or a third party) which we believe may be of interest to you;
- updating our records and keeping your contact details up to date;
- quality assurance, auditing and training purposes;
- processing and responding to any complaint made by you;
- to conduct administration and business processing functions including providing personal information to our associated entities, contractors, service providers or other third parties;
- facilitating our business operations such as managing our IT infrastructures, databases, websites and for statistical and maintenance purposes; and
- complying with any law, rule, regulation, lawful and binding determination, decision or direction of a regulator, or in co-operation with any governmental authority of any country (where relevant).

On all occasions, your information is collected, held, used and disclosed by us in accordance with this Privacy Policy.

If you want to deal with us while not identifying yourself (i.e. anonymously or by using a pseudonym), we will allow you to do this where it is practicable (for example when you make a general inquiry of us). Please tell us if you wish to do this and we will indicate whether, given the nature of the transaction, it is practicable. It is important to note that many of the products we arrange or 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 not be able to provide a service or arrange a product, or provide you with information about a service or product that you may want (including information about discounts) or we may be unable to tailor the content of our websites to your preferences and your experience of our website may not be as enjoyable or useful.

The Personal Information We Collect & Hold

When used in this Privacy Policy, the term 'personal information' has the meaning given to it in the Act. In general terms, 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 us with consent to do so and/or other requirements of the Act have been met. Sensitive information includes information or an opinion about an individual's racial or ethnic origin, political opinions, membership of a political association, religious beliefs or affiliations, philosophical beliefs, membership of a professional trade or association, membership of a trade union, sexual orientation or practices, criminal record, health information, genetic information or biometric information.

The personal information we collect from you directly, or from a third party such as your employer, your insurer, or the policyholder of a group insurance policy under which you are an insured, other individuals (such as a co-insured) or other representative authorised by you may include but is not limited to:

- your name;
- your address;
- your date of birth;
- your gender;
- other contact details such as your phone number, fax and email;
- your occupation;
- your salary;
- relevant financial information;
- claims history, driving history, details of insurance policies you hold or have held, health, medical or lifestyle information relevant to arranging an insurance product or providing another service;
- financial institution account details like your credit card or bank account number if the product or service is being paid for in this way or we are making a payment to you;
- your employment history and other information collected during the recruitment process; and/or
- any other information you provide to us directly or indirectly through a website or via a representative.

How We Collect Your Personal Information

We may collect information about you in various ways, including:

- over the telephone;
- in person;
- over the internet, including via our website, online forms and surveys, email or cookies; and
- in writing, including via hard copy forms.

Where we receive unsolicited personal information, we will determine whether we would have been permitted to collect the information. If so, we will ensure that any relevant APPs will apply to that information. If the information could not have been solicited by us, and the information is not contained in a Commonwealth record, we will destroy or de-identify that information as soon as practicable, but only if it is lawful and reasonable to do so.

From Whom We Collect Personal Information

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, the policyholder of a group insurance policy under which you are an insured, 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 if you request a product that needs to insure another person as a joint insured, contracting insured or third party beneficiary). 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.

Your Collection of Personal Information

If we give you personal information, you and your representatives must only use it for the purposes we agree to. Where relevant, you must meet the requirements of the APPs when collecting, using, disclosing and handling personal information on our behalf.

You must also ensure that your agents, employees and contractors meet the above requirements.

How We Use and Disclose Your Personal Information

We will only hold and use personal information about you that was collected for a particular purpose (the primary purpose) and will not use or disclose the information for another purpose (the secondary purpose) unless:

- we are required or authorised by law to do so;
- you have consented to the use or disclosure of the information; or
- a permitted exception under the Act in relation to the use or disclosure of the information applies.

If subsection 16B(2) of the Act applies in relation to the collection of the personal information we will take such steps as are reasonable in the circumstances to ensure that the information is de-identified before we disclose it. We will not use any personal identifiers issued by a government agency (e.g. Tax file number or Medicare number) as an identifier in our records systems. Should legislation require us to ask you to provide your tax file number we will only use that number for the purposes permitted by legislation and not as a general means of identifying you.

We may disclose your information to:

- our employees, authorised representatives, associated entities, and contractors, as required to perform their roles in arranging products and providing services, or to referrers;
- 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, debt collectors and professional advisers such as accountants, solicitors, business advisers and consultants;
- insurers, reinsurers, other insurance intermediaries and premium funders;
- a person authorised by you or a third party such as your employer or the policyholder of a group insurance policy under which you are an insured;
- in the case of some claims (or likely claims), assessors, solicitors, repairers, builders, investigators, your employer or medical practitioners and rehabilitation providers;
- suppliers and other third parties with whom we have commercial relationships for business, marketing, and related purposes;
- the Australian Financial Complaints Authority (which is an external dispute resolution scheme);
- government bodies, regulators, law enforcement agencies and any other parties where required by law;
- in the case of any re-organisation, sale or merger of us or any of our related entities, such other entities that we propose to be acquired by or merge with; and
- we may combine or share any information that we collect from you with information collected by any of our associated entities.

Cross-border Disclosure

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 States, United Kingdom, India, Singapore (e.g. to overseas insurers, reinsurers, insurance intermediaries, our associated entities and third party suppliers or service providers). In particular, your personal information may be sent to our administrative processing centers in Mumbai (India) or Kuala Lumpur (Malaysia). It may also be sent to: Bermuda, Brazil, China, Dubai, Hong Kong, Ireland, Japan, Singapore, South Korea, United Kingdom and the United States for the purposes of outsourcing Insurance Broking, Intermediary and Marsh, Advisory risk consulting services; and Canada, India, United Kingdom and the United States for the purposes of outsourcing Business Support Services (for example, IT systems administration and payment processing).

We will only transfer your personal information overseas if:

- we reasonably believe that the foreign country has substantially similar privacy obligations; or
- you consent; or
- we have taken reasonable steps to ensure the recipient will not hold, use or disclose the information in a manner inconsistent with the APPs.

When we send information overseas, in some cases we may not be able to take reasonable steps to ensure that overseas providers do not breach the Privacy Act and they may not be subject to the same level of protection or obligations that are offered by the Privacy Act. By proceeding to acquire our services and products and providing your personal information to us you agree that you cannot seek redress under the Privacy Act or against us (to the extent permitted by law) and may not be able to seek redress overseas. If you do not agree to the transfer of your personal information outside Australia, please contact us.

Holding Personal Information

We may hold your information electronically and on paper/in hard copy. 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 safeguards to protect the confidentiality and integrity of your personal information and data that we use and hold.

As our website is linked to the internet, and the internet is inherently insecure, 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.

We include links to other websites whose privacy policies we do not control. Once you leave our servers (you can tell where you are by checking the URL bar on your browser), use of any information is governed by the privacy policy of the operator of the site you are visiting. That policy may differ from ours.

We retain most information relating to you for at least 7 years in order to meet legal and business requirements. Once information is no longer required, it will be destroyed in a secure manner.

Direct Marketing

We may send you direct marketing communications and information about our products and services that we consider may be of interest to you. These communications may be sent in various forms including mail, fax and electronic media such as email and SMS and social media such as Twitter and Facebook, in accordance with applicable marketing laws such as the Spam Act 2003 (Cth). If you indicate a preference for a method of communication we will endeavour to use that method whenever practical to do so. In addition, at any time you may opt-out of receiving marketing communications from us by using the opt-out facilities provided within the marketing communications.

We do 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.

How You May Access Your Personal Information and Seek Correction of It **Accessing your information**

You may request access to any personal information we hold about you at any time by contacting our Privacy Officer (see 'How to contact us or make a complaint' section below). Where we hold information that you are entitled to access, we will try to provide you with mutually agreeable means of accessing it (for example, by mailing or emailing it to you or facilitating inspection). Our Privacy Officer will need to establish the identity of the individual requesting the information prior to providing it. A fee may apply to recover reasonable costs of making the information available.

There are a number of situations where we may deny an individual access to personal information in accordance with the APPs. These can include circumstances where it would have an unreasonable impact on the privacy of other individuals, would result in a breach of confidentiality, the information relates to existing or anticipated legal proceedings, we have reason to suspect that unlawful activity or misconduct of a serious nature is being or may be engaged in, or where the law requires or authorises such access to be denied. Our Privacy Officer will advise you if any of these or other circumstances apply.

Keeping your information accurate

We take reasonable steps to ensure that the personal information we hold is accurate, up-to-date and complete. However, we also rely on you to advise us of any changes to your information to help us do so. If you believe your personal information is not accurate, up-to-date or complete, then please contact your insurance adviser or our Privacy Officer (see 'How to contact us or make a complaint' section below).

To assist us in maintaining correct records, we ask you to inform us in writing of any changes in your personal information provided to us.

If you establish that information held is not accurate, complete or up to date, then we will take reasonable steps to correct the information unless it is impractical or unlawful to do so. If you establish that information held is not accurate, complete or up to date and we have shared that information with another APP entity, then if you request us to notify those entities we will take reasonable steps to do so unless it is impractical or unlawful to do so.

How To Contact Us or Make a Complaint?

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, you can contact our Privacy Officer using the details set out below.

We treat any concerns or complaints that you may have with respect and confidentiality. A privacy representative will contact you within a reasonable time after receipt of your complaint to discuss your concerns and outline options regarding how they may be resolved. We aim to ensure complaints are resolved in a timely and appropriate manner.

You can contact our Privacy Officer by:

- Email – privacy.australia@marsh.com
- Phone – [\(02\) 8864 7688](tel:(02)88647688)
- Post – PO Box H176, Australia Square NSW 1215

If your concerns are not resolved to your satisfaction or you would like further information in regards to the Privacy Act, the matter can be referred to the Office of the Australian Information Commissioner on 1300 363 992.

We may change this Privacy Policy from time to time. Any updated versions of this Privacy Policy will be posted on our website.