

Police Health



PRIVATE HEALTH INSURANCE CODE OF CONDUCT STATEMENT

INTRODUCTION

The Private Health Insurance Code of Conduct (Code) is a self-regulated code to promote an informed relationship between Police Health and our customers.

The objective of the Code will be to maintain and enhance regulatory compliance and service standards across the private health insurance industry.

OUR COMMITMENT UNDER THE CODE

Police Health will:

- Work towards improving the standards of practice and service in the private health insurance industry.
- Provide information to our customers in plain language.
- Promote better informed decisions about our private health insurance products and services by:
 - ensuring that our policy documentation is full and complete;
 - providing clear explanations of the contents of policy documentation when asked by customers; and
 - ensuring that persons providing information on our health insurance are appropriately trained.
- Ensure information exchanged between Police Health and our customers is protected in accordance with our *AAP Privacy Policy*.
- Provide information to our customers on their rights and obligations under their relationship with Police Health, including information on the Code.
- Provide customers with easy access to our internal dispute resolution procedures, which will be undertaken in a fair and reasonable manner and to advise our customers of their rights to take an issue to an external body such as the Private Health Insurance Ombudsman ("PHIO").

PRIVATE HEALTH INSURANCE ENVIRONMENT

In meeting our commitments, we will have regard to:

- Our requirements and obligations under the *Private Health Insurance Act 2007* and *Private Health Insurance (Prudential Supervision) Act 2015*;
- Our requirement to comply with the provisions of *the Competition and Consumer Act 2010*, *Privacy Act 1988*, *Corporations Act 2001* and any other legislation affecting us; and
- The need for effective competition and cost efficiency being promoted in the private health insurance industry, and the need for ensuring flexibility in the development and enhancement of products and services for consumers.

Michael Oertel
Chief Executive Officer

(Approval date 28 October 2015)