



## **What is personal information?**

By personal information we mean any information or opinion about an identified individual or an individual who can be reasonably identified from the information or opinion.

## **What personal information do we collect and hold, and how do we use it?**

BizCover collects personal information that is required by law and necessary to provide and manage the products or services we offer on behalf of insurers. This information may be collected when you interact with us (e.g. use of our services, phoning us or visiting our website). We also collect information to develop and identify products and services that may interest our consumers and to undertake market research.

The information we collect from you may include your identity and contact details, your use of our services, information needed for insurance policies, investigations, purchase and related claims and details of enquiries or complaints you make.

We have set out below some more information about some of these types of information that we may collect from you, and how we use that information.

*Information needed to be able to respond to requests for insurance cover:* we collect personal information about you when you ask us to arrange a quote or policy on your behalf. We may provide this information to insurance broker/s we refer you to (where you have agreed), to provide you with information about their products and services. Your information may also be used by us to manage your ongoing insurance requirements including contacting you about upcoming renewals and invoicing for insurance policies.

*Information needed to assist you with claims under your insurance policies:* When you make a claim under your policy, we assist you by collecting information relevant to your insurance claim. Sometimes we also need to collect information about you from others. We provide this information to your insurer or anyone your insurer has appointed to assist it to consider your insurance claim (eg loss adjusters, lawyers etc) to enable it to consider your claim. Again, this information may be passed on to reinsurers.

## **What if you don't provide some information to us?**

Under insurance laws you have a duty to disclose information which is relevant to the insurer's decision to insure you. We can only fully assist in arranging your insurance or with any claim you make if we have all the relevant information.

If you do not provide us with your personal information, we may not be able to provide you with our services, communicate with you or respond to your enquiries.

## **Why do we collect hold and use your personal information?**

The information we request is required by our insurance partners to help them decide whether to insure you and on what terms and may include your name; address; contact details; age; and information about your personal affairs including your assets, business, personal belongings and financial situation.



We provide this information to insurers, including insurers that provide quotes for insurance and the insurer for any issued policy. In some cases, it may be necessary for an insurer to pass this information on to their reinsurer.

We collect, hold and use your personal information so that we can:

- Act as an agent for insurers, arrange a quote for insurance or issue an insurance policy for you;
- assist you with any claims you may make;
- contact you, for example, to respond to your query or complaint, or if we need to tell you something important; comply with our legal obligations and assist government and law enforcement agencies or regulators;
- tell you about other products or services we think might be of interest to you; and
- report to our referral partners.

### **How do we collect your personal information?**

We will collect your personal information directly from you when you interact with us. We may also collect information about you from third parties in some circumstances, including other people who may have relevant information about an insurance claim you have made.

### **How do we store your personal information?**

We generally store and hold information about you electronically in computer systems. We try to keep physical copies of information to a minimum, although we do keep some paper files that may contain personal information and these files are archived and stored securely by external Australian storage providers.

We implement and maintain processes and security measures to protect the personal information which we hold from misuse, interference or loss, and from unauthorized access, modification or disclosure to the best of our ability. These processes and systems include maintaining:

- physical security over our premises and physical records using industry standard security measures;
- computer and network security, for example through firewalls, user identifiers and passwords.

By proceeding to acquire our services and products you consent and agree that BizCover reserves the right to retain your personal information for a seven (7) year retention period to comply with its regulatory obligations. When we no longer need your personal information for permitted reasons we will take reasonable steps to destroy or de-identify it.

### **Who do we disclose your personal information to, and why?**

We do not sell, trade, or rent your personal information. We may transfer or disclose your information to:

- our related companies;
- our representatives, agents or contractors who provide services to us or on our behalf, including our legal, accounting and other professional advisers;
- insurers, reinsurers, insurance intermediaries (e.g. insurance brokers) and underwriting agents;



- our referral partners (if you purchased through us as a result of a referral);
- your agents and premium funders;
- anyone your insurer has appointed to assist it to consider insurance claims, including loss assessors, loss adjusters and lawyers.

We may also disclose your personal information to others if we are required to do so by law or you consent to the disclosure.

If the ownership or control of all or part of BizCover changes, we may transfer your personal information to the new owner.

### **Do we disclose personal information to overseas recipients?**

We may disclose your personal information to our related companies and third parties who provide services to us or on our behalf, some of whom are located overseas. Who our overseas providers are may change from time to time. Please contact us if you would like a full list of our overseas providers.

We aim to protect your personal information by taking reasonable steps to ensure that each overseas provider has similar protections in relation to privacy or that we enter contractual arrangements with the recipient that safeguards and ensures compliance with Australian privacy law and this privacy policy. However, in some cases we may not be able to take reasonable steps to ensure they 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 you consent and 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.

### **Do we use your personal information for marketing?**

We may use your personal information to offer you products and services that are relevant to the services we provide and may be of interest to you.

Where you receive electronic marketing communications from us, you will always be given the option of electing not to receive them in the future by following the instructions provided in the communication. Methods for opting out will vary by communication channel.

If you would like to opt out of receiving direct marketing from us, please email us at [support@expresscover.com.au](mailto:support@expresscover.com.au)

### **Access to and correction of your personal information**

You may access or request correction of personal information that we hold about you by writing to us. Our contact details are set out below. There are some circumstances in which we are not required to give you access to your personal information. In these cases, we will advise you as soon as possible and give reasons for our refusal.

There is no charge for requesting access to your personal information, but we may require you to meet our reasonable costs in providing you with access (such as costs for time spent on collating large amounts of material).

We will respond to your request for access or correction in a reasonable time.

## **Cookies**

For statistical purposes we collect information on web site activity (such as the number of users who visit the web site, the date and time of visits, the number of pages viewed, navigation patterns, what country and systems users have been used to access the site and, when entering our web site from another web site, the address of that web site) through the use of 'cookies'. This information on its own does not identify an individual but it does provide us with statistics that we can use to analyse and improve our web sites. A 'cookie' is a packet of information that allows the server (the computer that houses the web site) to identify and interact more effectively with your computer. When you use one of our web sites, we send you a cookie that gives you a unique identification number. A different identification number is sent each time you use our web sites.

Cookies do not identify individual users, although they do identify a user's browser type and your Internet Service Provider (ISP). You can configure your browser to accept all cookies, reject all cookies, or to notify you when a cookie is sent. Please refer to your browser instructions or help screens to learn more about these functions. If you reject all cookies, you may not be able to use our web sites.

## **Website Advertising**

To evaluate the effectiveness of our web site advertising, we may use third parties to collect statistical data. No personal data will be collected on these occasions.

## **Complaints**

If you have a complaint about the way in which we have handled any privacy issue, including your request for access to or correction of your personal information, you should contact us. Our contact details are set out below.

We will consider your complaint through our internal complaints resolution process and endeavour to respond with a final decision within 30 calendar days of you first making the complaint if all necessary information has been provided.

Further information on complaints resolution process is available on our website – <https://www.expresscover.com.au/making-a-complaint/>

If you remain unsatisfied with how we have handled a privacy issue you can approach an independent advisor or contact the Office of the Australian Privacy Commissioner ([www.oaic.gov.au](http://www.oaic.gov.au)) for guidance on possible alternative courses of action.

## **Online Security**

We are committed to keeping secure the personal information you provide to us. We take all reasonable precautions to protect the personal information we hold about you from misuse and loss and from unauthorised access, modification or disclosure. We have a range of practices and policies in place to provide a robust security environment. We ensure the ongoing adequacy of these measures by regularly reviewing them. Our online security measures include, but are not limited to:



- Encrypting data sent from your computer to our systems during internet transactions and customer access codes transmitted across networks.
- Employing firewalls, intrusion detection systems and virus scanning tools to protect against unauthorised persons and viruses from entering our systems.
- 256-bit SSL encryption is used.

### **Changes to Privacy Policy**

We may change this privacy policy from time to time. You can obtain a copy of our current privacy policy from our website or by contacting us at the contact details below.