

BizCover is subject to the *Privacy Act 1988 (Cth)* (**Privacy Act**) and the Australian Privacy Principles (**APPs**).

This privacy policy explains how and why we collect, use, hold and disclose your personal information. It also explains how you can access and correct your personal information, and how to make a complaint if you are not satisfied with the way we have dealt with your personal information.

In this privacy policy, “**BizCover**”, “**we**”, “**us**” and “**our**” means BizCover Pty Ltd ABN 68 127 707 975.

What is personal information?

By personal information we mean any information or an 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?

We collect information about you and your interactions with us, for example when you use any of our products or services, call us or visit our website. The information we collect from you may include your identity and contact details, your use of our services, information needed for insurance policies you investigate or 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.

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.

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.

Information relating to use of our website: We also use technology to collect anonymous information about the use of our website. This information is not personal information and does not identify you personally, and we use it only for statistical purposes and to improve our website and services. We collect some of this information using cookies (a small text file that a website places on your device to store information). They help websites remember information about your visit, like your country, language and other settings. They can also help make your next visit easier.

In some cases cookies may identify users. You can adjust your browser settings to be notified when you receive a cookie and decide if you want to accept it. Please note that if you choose to disable some categories of cookies that we use, you may experience reduced functionality or be prevented from using our website altogether.

To learn more on how to disable cookies on your browser, please consult your browser “help” section or go to aboutcookies.org.

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?

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 and hold 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. 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.

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 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. Our overseas providers include entities located in the USA and Indonesia. Who our overseas providers are may change from time to time and we may need to disclose personal information to other countries not listed. 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 into 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@bizcover.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.

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 try to respond with a decision within 15 days of you making the complaint.

Further information on complaints resolution process is available on our website – www.bizcover.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) for guidance on possible alternative courses of action.

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.

Contact Details

If you have any questions, comments or concerns, you can contact us at:

Privacy Officer
BizCover Pty Ltd
Level 2, 338 Pitt Street, Sydney NSW 2000
customerresolution@bizcover.com.au