



Edmund's Privacy Policy



Privacy Policy

Edmund Insurance Pty Ltd (“Edmund”) ABN 65 619 424 958 acts under a binding authority to administer and issue the Edmund Cyber Insurance Policy and when doing so acts as an Agent for the Insurer and not for the Insured. The Insurer is Munich Re Syndicate at Lloyd’s.

Edmund is a Corporate Authorised Representative (AR Number 1259810) of Bellrock Broking Pty Limited (“Bellrock”) ABN 68 122 809 830. Bellrock holds an Australian Financial Services Licence (AFSL Number 310545) and is a member of the Financial Ombudsman Service Australia (“FOS”) (Member Number 14297).

THIS PRIVACY POLICY SETS OUT HOW WE COLLECT, STORE, USE AND DISCLOSE PERSONAL INFORMATION

Your privacy is important to us and we are committed to handling your personal information in a responsible way in accordance with the Privacy Act 1988 (Cth) (and as amended by Privacy Amendment (Enhancement Privacy Protection) Act 2012) and the 13 Australian Privacy Principles.

By visiting our website at www.edmundinsurance.com.au and providing us with your personal information, you agree to your information being collected, held, used and disclosed as set out in our Privacy Policy. If we revise our Privacy Policy, your continued use of our services constitutes your acceptance of the revised version.

THE INFORMATION WE COLLECT AND HOW WE COLLECT IT

We collect the information necessary for us to provide you with the products and services which we offer and that you have requested from us.

There is no obligation upon you to provide us with your personal information, but if you do not, unfortunately we will not be able to provide you with our products or services. You will not be able to progress through our online application process without providing us with the information requested.

The personal information we collect and hold includes, but is not limited to, your name and the name of your business and ABN, address, contact details, details of any previous insurance and claims, level of income, your gender, and sensitive information such as criminal records and security details.

Our main method of collecting your information is via our website when you use our online application process. However, in certain circumstances, we may also collect your information via telephone or email.

Whenever we deal directly with you, we will collect your information directly from you. There may be times when we collect your information from another person, such as a legal adviser or claims investigator or any person you have

authorized to deal with us on your behalf. In any event, we will collect, hold, use and disclose your information in accordance with the law.

If we request information from you about another person, you must have the authority from that person to provide it. You must also tell that person to view our Privacy Policy at www.edmundinsurance.com.au.

HOW WE USE AND DISCLOSE YOUR INFORMATION

For us to provide you our services and the ongoing administration of your policy, we will use your information and contact you electronically, and in certain circumstances by mail.

We only use your information for the purpose for which it was provided to us, related purposes and as permitted by law. Such purposes include:

- assessing risk when providing a quotation, issuing a policy, on behalf of the Insurer
- handling, managing and/or settling a claim
- processing payments you have authorized
- market research to help us improve the quality and range of our products and services
- providing you with marketing information on other products and services if you opt-in

If you are a third party, i.e. you are not an Edmund customer, we will only use your information for the specific purpose for which it was provided.

We do not sell, trade, or rent your personal information to others.

We will disclose your information to third parties who provide services to us or on our behalf, including: insurers and reinsurers including Lloyd’s of London and Lloyd’s Australia Limited; Emergency Response Unit Providers; claims investigators and other experts; the Financial Ombudsman Service Australia (“FOS”) in relation to disputes; our external I.T. service providers; government bodies if required by law; and related entities to offer you products and services if you have opted-in.

We will only disclose your sensitive information for the purposes for which it was initially collected; other directly related purposes; or other purposes to which you have consented.

We may deal with some third parties located outside Australia. We take certain steps to encourage such overseas parties to comply with Australian privacy laws and our Privacy Policy e.g. by way of contracts with those parties. However, we are unable to ensure compliance in this regard, and therefore we will not be liable to you for any breach of the Australian privacy laws by such overseas parties. On this basis, you consent to such disclosure of your information.

We use a professional payment service provider for payments you make via our website, and that provider is required to take reasonable steps to protect your information.

THE SECURITY OF YOUR INFORMATION

The information you provide us on our website and during the online application process is kept secure. Your information is maintained as follows:

- We utilise the software services provider Instanda (www.instanda.com) for our customer platform. Instanda's data is hosted in Microsoft Azure data centers located in Dublin and Amsterdam;
- Your information held by Edmund is secured via firewall and password protection. That information is hosted in Microsoft Azure data centers located in Australia.

It is commonly known that no I.T. security measures are 100% effective 100% of the time. Therefore, we cannot guarantee that your information is 100% secure all of the time. Accordingly, the information you transmit to us is done so at your own risk. You should protect and secure your computer usernames and password; any personal login details specific to dealing with Edmund; and your policy details – at all times. Let us know if you suffer a breach in your security.

Our website may provide links to third party websites. The use of your information by these third-party sites is not within our control and we cannot accept responsibility for the conduct of these organisations. Other websites are not subject to our Privacy Policy. You will need to contact or review those websites directly to ascertain their privacy policies.

Our website may utilize cookies to provide you with a better user experience. Cookies also allow us to identify your browser while you are using our website – they do not identify you. If you do not wish to receive cookies, you can instruct your web browser to refuse them.

HOW TO ACCESS AND CORRECT YOUR INFORMATION

Upon receipt of your written request and sufficient information to allow us to identify the information, we will disclose to you the personal information we hold about you, unless otherwise required or permitted by law. We will also alter, correct or delete any information that we agree is inaccurate, irrelevant, incomplete, or not current. Importantly, we rely on you to keep us informed in this regard.

To access or correct your personal information, you can apply to Edmund in writing using the below Contact Details. We will not charge you to apply for access or for us to comply with a correction request, but in some cases we may charge you for our reasonable expenses to provide you with access.

HOW WE CAN HELP IF YOU HAVE A COMPLAINT

If you have a complaint about a breach of this Privacy Policy or the applicable privacy laws, please contact us using the below Contact Details. We will ask you for details about your complaint and any evidence. If the detail you provide is insufficient, we will need to ask you for additional information.

We will consider your complaint through our complaints resolution process and aim to respond in writing with a final decision as soon as possible and within 45 days of receiving your complaint. In the unlikely event that you are not satisfied with the decision, you can contact us to further discuss the matter or you can submit a complaint to the Office of the Australian Information Commissioner ("OAIC"). Please see www.oaic.gov.au for more information.

CONTACT DETAILS

Edmund Insurance Pty Ltd

Address: L20, 344 Queen St BRISBANE QLD 4000
 Postal: GPO Box 1426 BRISBANE QLD 4001
 Phone: 1300 833368
 Email: info@edmundinsurance.com.au
 (Attn: Privacy Officer)
 Website: www.edmundinsurance.com.au

Lloyd's Australia Limited

Address: L9, 1 O'Connell St SYDNEY NSW 2000
 Phone: (02) 8298 0783
 Fax: (02) 8298 0788
 Email: ldraustralia@lloyds.com

Bellrock Broking Pty Limited

Address: L20, 344 Queen St BRISBANE QLD 4000
 Postal: GPO Box 1426 BRISBANE QLD 4001
 Phone: 1300BELLROCK
 Email: email@bellrock.com.au
 Website: <https://bellrock.com.au>



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ABN 65 619 424 958

Level 20, 344 Queen St, Brisbane, Qld 4000
GPO Box 1246, Brisbane, Qld 4001

1300 833368

info@edmundinsurance.com.au
www.edmundinsurance.com.au