

POLICYCHECK

Privacy Policy

Introduction

PolicyCheck is committed to protecting the privacy and security of consumers, our clients and brokers across Australia and New Zealand. This policy outlines how we collect, use, store, and protect your personal information.

PolicyCheck operates across Australia and New Zealand. We take steps to ensure that when your personal information is transferred between countries, it is subject to appropriate safeguards that ensure the security and privacy of your data. Transfers of personal information are conducted in compliance with the legal and regulatory requirements applicable in the countries we operate, including mechanisms like data transfer agreements that adhere to local data protection laws.

Please contact us if you have any questions regarding our Privacy Policy or would like us to send you a copy of this policy using the details provided below.

Personal Information

We will only collect personal information about you by lawful and fair means. When you use PolicyCheck, we may collect the following types of personal information:

- **Contact Information:** Name, address, email, phone number.
- **Insurance Information:** Insurance preferences, history, and situation.
- **Usage Information:** Data collected through cookies for authentication and user experience enhancements.
- **Broker Information:** Details about brokers who use our platform to input client data.

We may also collect non-personal information such as your browser type, operating system, IP address, and the pages you visit on our site. This information helps us analyse site traffic and improve our services. It is not used to identify you personally.

Consent for Personal Information Collection:

When collecting your personal information directly from you or through authorised third parties, we ensure that consent is clearly obtained, either through explicit consent forms or by providing clear and straightforward options to opt-in or opt-out where applicable. If we collect personal information about you from third parties, we only do so with your explicit consent or if the third party confirms that you have provided consent for the disclosure.

Collection of Personal Information

We may collect personal information directly from you or someone you've authorised to deal with us on your behalf. This may happen through various interactions, such as:

- When you inquire about or seek a quote for a product or service.
- When you contact us by telephone, via mail, e-mail, or online.
- When you visit our website, including when you request a quote.

POLICYCHECK

Privacy Policy

- When we supply any other products or services to you.
- When you participate in promotions, specials, or other offers with PolicyCheck.

Additionally, we may collect personal information from:

- Marketing and similar lists obtained from third parties, which are managed in accordance with our privacy standards.
- Third parties to enhance the quality of the personal information that we hold, provided you have consented to such collection or the information is publicly available.

Whenever we collect personal information from third parties, we ensure that these parties have lawful grounds to share this information with us, either through your direct consent or under the terms of their privacy policies.

Use of Personal Information

Your personal information is used for the following purposes:

- To provide and improve our insurance comparison services, which may include using your data to find relevant information on insurance products.
- To enhance website functionality and security, ensuring a secure and efficient user experience.
- To communicate with you about your inquiries or services you have engaged with, which may include sending updates or alerts related to your insurance preferences.
- To comply with legal and regulatory requirements, such as anti-fraud measures.

Impact on Individual Decisions:

The data we collect may be used to make decisions that directly affect the insurance options available to you, such as calculating insurance premiums or determining eligibility for insurance products. We commit to processing this information fairly and transparently, ensuring that all decisions are based on accurate and up-to-date information.

Data Anonymisation and Aggregation:

Where possible, we anonymise and aggregate personal information for analytical purposes. This process involves removing personally identifiable information to ensure that data cannot be linked back to any individual. By doing this, we aim to improve our services and develop better insights into consumer needs without compromising individual privacy.

Retaining Your Information

At PolicyCheck, we are committed to only retaining personal information for as long as necessary to fulfil the purposes outlined in this Privacy Policy, unless a longer retention period is required by law or for auditing and regulatory purposes.

POLICYCHECK

Privacy Policy

Here are our specific retention guidelines:

- **Client and Broker Information:** We retain personal and broker information for the duration of your relationship with us, plus a period of up to seven years after the relationship has ended. This period allows us to comply with legal and regulatory requirements and to resolve any disputes or claims.
- **Insurance Information:** Information related to insurance inquiries, policies, and transactions are retained for a minimum of seven years to comply with financial and insurance regulations in Australia and New Zealand.
- **Usage and Technical Information:** Data collected through cookies and other tracking technologies are generally retained for up to two years, after which they are anonymized or securely deleted.
- **Marketing Information:** If you opt out of receiving marketing communications from us, we will keep a record of your contact details and your decision to opt out to ensure that we do not contact you again for marketing purposes.

Destruction of Information:

When personal information is no longer needed, and we are not legally required to retain it, PolicyCheck ensures that such information is securely destroyed or de-identified.

Review and Update of Retention Policies:

Our data retention policies are regularly reviewed to ensure they remain compliant with current laws and regulations. Any changes to these policies will be communicated through updates to this Privacy Policy, ensuring transparency and compliance with data protection standards.

Your Rights Under Privacy Laws:

PolicyCheck recognizes and supports your rights under the privacy laws of Australia and New Zealand. These rights include:

- **Access and Correction:** You have the right to access the personal information we hold about you and to request correction of any inaccurate, outdated, or incomplete information.
- **Data Portability:** Where applicable, you have the right to receive the personal data you have provided to us in a structured, commonly used, and machine-readable format, and the right to transmit that data to another controller without hindrance from us.
- **Right to Object:** You may object to the processing of your personal data based on your particular situation, especially in the case of profiling or direct marketing.
- **Right to be Informed of Breaches:** You have the right to be promptly informed in the event of a high-risk data breach that may affect your personal rights or freedoms.

Exercising Your Rights:

- To exercise any of these rights, please contact us via the 'Contact Us' form. We will respond to your request within a reasonable timeframe and notify you of the action we have taken.

POLICYCHECK

Privacy Policy

Privacy Complaints

If you believe that we have not adequately addressed your concerns or have not complied with our obligations under the privacy laws, you have the right to lodge a complaint with the relevant authority. In Australia, complaints can be directed to the Office of the Australian Information Commissioner (OAIC). In New Zealand, complaints should be addressed to the Office of the Privacy Commissioner (OPC).

- Australia: Contact the OAIC via their website at www.oaic.gov.au or call their hotline.
- New Zealand: Contact the OPC via their website at www.privacy.org.nz or use their online complaint form.

Marketing Preferences and Opt-Outs:

If you no longer wish to receive direct marketing, you can opt out at any time by using the unsubscribe link in the email communications, by updating your account preferences, or by contacting us directly. This will stop the marketing but will not stop necessary communications related to your ongoing services with us.

Direct Marketing Communications:

PolicyCheck utilises your personal information to inform you about products, services, and offers from PolicyCheck and our business partners that we believe may be of interest to you. You may receive marketing communications via mail, telephone, email, SMS, or social media.

Consent and Your Preferences:

We only send you direct marketing communications with your explicit consent, which we obtain at the point of data collection. When collecting your contact details, we provide clear options allowing you to opt-in or opt-out of receiving marketing materials. These options are designed to respect your choice and control over your personal information.

Managing Your Marketing Preferences:

You can manage your marketing preferences at any time:

- **Via Your Account:** Log into your account on our website to adjust your marketing preferences.
- **Direct Communication:** You can opt out of receiving direct marketing by using the unsubscribe link provided in each marketing email, by replying STOP to SMS messages, or by following the opt-out instructions included in any other communication medium.

We ensure that opt-out requests are processed promptly and that you will not be included in future marketing communications once an opt-out has been registered.

Further Information and Complaints:

Should you have any questions about our direct marketing practices or if you feel that your preferences have not been adequately respected, please contact us via the 'Contact Us' form. You also have the right to lodge a complaint with the relevant privacy authority if you believe we have not adhered to marketing consent regulations.

POLICYCHECK

Privacy Policy

Changes to Our Privacy Statement

We may update this Privacy Statement from time to time. Any changes will be posted on our website with an updated revision date.

How you can make a privacy complaint

Please contact our Privacy Officer if you have any concerns or complaints about the manner in which we have collected or handled your personal information. We will investigate your complaint and you can expect a response from us in writing within 30 days. If after our initial assessment of your complaint we decide that we need more information or that we'll need more time to respond to you, we'll let you know within a few days of receiving your complaint.

Contact Us

If you have any questions about this Privacy Policy or our privacy practices, please contact us.

Privacy Officer:

Email: privacy@policycheck.com.au or privacy@policycheck.co.nz

Updated May 2024