

PRIVACY POLICY

Introduction

We recognise that your privacy is very important to you. This document is our privacy policy and it tells you how Quantum Underwriting Agencies Pty Ltd and the Jewelsure Administrator, Kalin Insurance Services Pty Ltd ('us', 'our' or 'we') collect and manage your personal information. Privacy Amendment (Enhancing Privacy Protection) Act 2012 sets out a number of Australian Privacy Principles (APPs). Our aim is to both support and ensure that we comply with these principles. Further information on privacy in Australia may be obtained by visiting the website of the Office of the Australian Information Commissioner at <http://www.oaic.gov.au>.

What personal information do we collect and hold?

We collect personal information from you that is relevant to providing products and services to you. Where possible, we collect it directly from you.

We will only do so with your consent, or otherwise in accordance with the Privacy Act. That consent may be express, or implied.

How We Collect Personal Information

We collect your personal information directly from you unless it is unreasonable or impracticable to do so. When collecting personal information from you, we may collect in ways including:

- when you complete a proposal or order for an insurance policy;
- when you request changes to your insurance policy;
- when you make a claim or when we investigate a claim under your insurance policy;
- through your access and use of this website;
- during conversations between you or your representatives and us or our representatives; or

We may also collect personal information from third parties including:

- people who are involved in insurance decisions and claims such as investigators, actuaries, professional advisors, jewellery valuers, medical practitioners, hospitals and other health care providers and third-party claims managers;
- our related bodies corporate;
- publicly available sources;
- brokers, reinsurers, and underwriting organisations;

Online Privacy

We may collect some personally identifiable information about you at different times depending on how you choose to access our website.

If you submit your e-mail address for a request it will be used to complete that request and send a reply. If you submit your email address for the purpose of purchasing insurance on-line, we may also use it to provide you with specific information regarding your insurance products.

We may request your e-mail address for the inclusion into a mailing list. If you choose to submit your e-mail address an option to remove this address from our database will be offered to you via e-mail correspondence. All opt-in e-mails sent to the mailing list will comply with the Australian Spam Act.

Cookies

We use cookies on our website. Cookies are small files that are stored on your computer's browser directory or program data subfolders. Cookies allow for certain functionality such as helping you resume where you left off in a site, remembering your registered login, preferences or other customisable functions.

Cookies also help us to track your movements through our website through the use of Google Analytics software. These cookies do not collect or store any personally identifiable information. They may be used to help improve your experience on our website or otherwise help you access information about us. You have the option to restrict the use of cookies through your browser's software at any time.

For what purposes do we collect, hold, use and disclose your personal information?

We collect personal information about you so that we can perform our business activities and functions and to provide quotations and to issue policies. We also use that information to administer your policy, to process any claims you may have and to provide the best possible quality of customer service to you. In addition, we may use the information to provide you with updates of our products and services, and products and services provided by affiliated companies.

The personal information that we collect from you may be disclosed to other parties which are involved with the provision of our products and services to you. We may also obtain information about you from some of the above parties. Where you provide us with personal information about other people you must have their consent to do this, and to provide it on their behalf. If not, you must tell us.

We will also disclose your personal information where the disclosure is required or authorised by or under law. As an example, we may disclose information to government agencies.

Any third parties we provide information to, can use or disclose personal information provided to them, only for the specific purpose for which it was provided.

Do we disclose your personal information to anyone outside Australia?

We may disclose personal information to third party suppliers and service providers located overseas for some of the purposes listed above.

We may disclose your personal information to entities located outside of Australia, including the certain Underwriters at Lloyd's in United Kingdom and Singapore with whom we have binding authorities.

We take reasonable steps to ensure that the overseas recipients of your personal information do not breach the privacy obligations relating to your personal information.

Your personal information will not be shared, sold, rented or disclosed other than as described in this Privacy Policy.

Access to Your Personal Information

You have a right to access your personal information, subject to certain exceptions allowed by law. We ask that you provide your request for access in writing (for security reasons) and we will provide you with access to that personal information. Access will not be denied unless there are exceptional circumstances as allowed for under the Privacy Act. For example, where we are involved in legal proceedings or where the request is frivolous. We may charge a fee for access and if we do, we will advise you of the fee prior to proceeding with the request.

Accuracy of Information

We will take reasonable measures to ensure that the personal information we hold about you is accurate and up to date. If you believe your personal information is not accurate and up to date, please inform us. We will promptly update any information that is incorrect.

Security

We take reasonable steps to ensure your personal information is protected from misuse and loss and from unauthorised access, modification or disclosure. We may hold your information in either electronic or hard copy form.

As our website is linked to the internet, and the internet is inherently insecure, we cannot provide any assurance regarding the security of transmission of information you communicate to us online. We also cannot guarantee that the information you supply will not be intercepted while being transmitted over the internet. Accordingly, any personal information or other information which you transmit to us online is transmitted at your own risk.

Complaints Resolutions

Please contact our Privacy Officer if you wish to complain about any breach or potential breach of your privacy rights. We will refer your complaint to our Privacy Officer who will investigate the issue and determine the steps we will undertake to resolve your complaint. We will contact you if we require any additional information from you and will notify you in writing of the determination of our Privacy Officer. If you are not satisfied with the outcome of your complaint, you are entitled to contact the Office of the Australian Information Commissioner at www.oaic.gov.au.

Privacy Officer

Alexander Thornton

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T: 08 9724 1555 E: alex@qua.net.au

Changes to our privacy policy

We may change this privacy policy from time to time. Any updated versions of this privacy policy will be posted on our website. Please review it regularly.

This privacy policy was last updated in October 2020