

PRIVACY POLICY

At Wrapped Insurance Pty Ltd (ABN 25 632 676 389) (“Wrapped Insurance”, “Us”, “We” or “Our”), We are committed to protecting your privacy in accordance with the *Privacy Act 1988* (Cth). This Privacy Policy describes Our policies and practices for collecting, handling, storing, using and disclosing personal information. It also deals with how You (“You”, “Your”, “Yours”) can complain about a breach of the privacy laws, access the personal information We hold about You and have that information corrected (where necessary).

1. What personal information do We collect and hold?

In order to provide an overview of Your insurance information in dashboard form, We ask You for the information We need to complete the overview. We collect Your information from website enquiry forms, and the submission of details and uploading of documents to the Wrapped Insurance App (“the “Application”). This can include a broad range of information from your name, address, contact details and age to information about your personal affairs including property ownership and insurance details.

2. How do We use your information?

We only collect sensitive information such as name, contact details and insurances held by You with Your agreement as necessary for us to provide You with the functionalities of the Application, to optimise Your user experience, including to better understand Your requirements and preferences for using the Application, and to facilitate the provision of updates. Anonymised data may also be used for the purpose of securing insurance underwriting relationships that assist in Wrapped Insurance’s aim of creating a comprehensive insurance product and service for busy professionals.

We also use Your personal information to manage Our relationship with You, e.g. emails regarding product development, updates, and launches. We will always give You the option of electing not to receive these communications and You can unsubscribe at any time by notifying Us that You wish to do so.

3. What if You don’t provide information to Us?

If You do not provide Us with some or all of Your relevant insurance information, we will not be able to provide a complete overview of your insurance policies and their key details on per policy or total portfolio basis, for example the Application dashboard may not show an upcoming policy expiry, or the total annual premium may not include all of Your insurance costs.

4. Web and mobile data

When You use the Application, We may collect certain information such as mobile unique device ID, the IP address of the mobile device, mobile operating system, the type of mobile internet browsers You use, and information about the way You use the Application. This information is used in an aggregated manner to analyse how people use Our Application, so that we can improve our service.

We may from time to time use cookies on our Application. Cookies are very small files which a website uses to identify You when you come back to the Application and to store details about Your use of the Application. Cookies are not malicious programs that access or damage your computer, tablet or smartphone. Most devices automatically accept cookies but You can choose to reject cookies by changing Your device settings. However, this may prevent you from taking full advantage of Our Application.

5. How do we store and protect your personal information?

We strive to maintain the relevance, accuracy and completeness and currency of the personal information we hold and to protect its privacy and security. We keep personal information only for as long as is reasonably necessary for the purpose for which it was collected or to comply with any applicable legal reporting or document retention requirements. We follow generally accepted standards to store and protect the personal information we collect, both during transmission and once received and stored.

6. Will we disclose your personal information to anyone?

We do not sell, trade, or rent your personal information to others. We may disclose your personal information to our employees, officers, insurers, professional advisers, agents, suppliers or contractors insofar as reasonably necessary for the purposes set out in this Policy, e.g. external data storage providers, or to other companies in the event of a corporate sale, merger, reorganisation, dissolution or similar event. We will take all reasonable steps to ensure that they protect your information in the same way that we do. Personal information is only supplied to a third party when it is required for the delivery of our services.

We may from time to time need to disclose personal information to comply with a legal requirement, such as a law, regulation, court order, subpoena, warrant, in the course of a legal proceeding or in response to a law enforcement agency request or under other circumstances which the Privacy Act permits.

We may also use your personal information to protect the copyright, trademarks, legal rights, property or safety of Wrapped Insurance, its Application, website and customers or third parties.

We will not disclose your information to overseas recipients.

7. How can you check, update or change the information we are holding?

You may ask us for access to your personal information and to correct it at any time.

Upon receipt of enough information to allow us to identify the information, we will tell you what personal information we hold about you. We will also correct, amend or delete your personal information if we agree is inaccurate, irrelevant, out of date or incomplete.

We do not charge for receiving a request for access to personal information or complying with a correction request.

To access or correct your personal information, please write to info@wrappedinsurance.com.

In some limited situations, we may need to refuse access to your information or refuse a request for correction. We will advise you as soon as possible after your request if this is the case and the reasons for our refusal.

8. What happens if you want to complain?

We welcome your questions and comments about how we manage your privacy. If you have any concerns about whether we have complied with the Privacy Act, the Australian Privacy Principles or this Privacy Policy, please write to info@wrappedinsurance.com.

We will try to respond with a decision within 30 days of you making the complaint.

9. Your consent

By submitting or uploading your information through the Application or website, you consent to the collection and use of the information you have provided to us for the purposes described above.

10. Updating this policy

This Privacy Policy was prepared in August 2020. We may update it at any time. The new version will be published on the website.