

## Privacy Policy

### Introduction

NeedCover Pty Ltd and its Authorised Representatives (“we”, “us”, “our”) are committed to protecting the privacy of personal information provided to us by our clients and other individuals.

This Privacy Policy explains how we collect, use, disclose and manage personal information in accordance with the Privacy Act 1988 (Cth) and the Australian Privacy Principles (APPs). Personal information means information or an opinion about an identified individual, or an individual who is reasonably identifiable.

### What Personal Information We Collect

We may collect personal information that is reasonably necessary to provide insurance broking services.

This may include:

- Name, address and contact details
- Date of birth
- Occupation and employment information
- Financial or business information
- Insurance policy and claims history
- Risk management information relevant to insurance arrangements

In some circumstances we may also collect sensitive information, such as health or criminal history, where this is necessary for insurance underwriting or claims handling and where consent is provided.



## **How We Collect Personal Information**

We may collect personal information:

- Directly from you
- From insurance proposal forms and applications
- Through communications such as email, telephone or meetings
- From insurers, underwriters, claims managers and other insurance service providers
- From publicly available sources or third parties where authorised

## **Why We Collect Personal Information**

We collect and use personal information primarily to provide insurance broking services, including:

- Assessing insurance needs
- Obtaining insurance quotations
- Arranging or renewing insurance policies
- Assisting with claims management
- Managing client relationships
- Meeting legal and regulatory obligations

Personal information may also be used for related administrative purposes or to improve our services.

## **Disclosure of Personal Information**

In order to provide insurance broking services, we may disclose personal information to:

- Insurance companies and underwriters
- Reinsurers
- Claims managers and loss assessors
- Insurance brokers or intermediaries
- Service providers that assist in providing insurance services
- Professional advisers such as accountants or legal advisers
- Regulatory authorities where required by law

We take reasonable steps to ensure that personal information disclosed to third parties is handled in accordance with applicable privacy laws.

## **Overseas Disclosure**

Some insurers or service providers we work with may be located outside Australia.



Where personal information is disclosed overseas, we take reasonable steps to ensure that the recipient handles the information in accordance with the Australian Privacy Principles.

### **Storage and Security of Personal Information**

We take reasonable steps to protect personal information from misuse, interference, loss, unauthorised access, modification or disclosure.

Personal information may be stored electronically in secure systems or in physical files maintained by us or our service providers.

### **Access and Correction**

You have the right to request access to personal information we hold about you and to request corrections if the information is inaccurate, incomplete or out of date.

Requests for access or correction should be made using the contact details provided below.

### **Complaints**

If you believe your privacy has been breached, you may contact us to lodge a complaint.

We will investigate your complaint and respond within a reasonable time.

If you are not satisfied with our response, you may contact the Office of the Australian Information Commissioner (OAIC).

### **Contact Details**

If you have any questions about this Privacy Policy or how we handle personal information, please contact:

NeedCover Pty Ltd

Email: [hello@needcover.com.au](mailto:hello@needcover.com.au)

Phone: 1300 606 888

Address: Unit 4, 192 Evans Road, Salisbury, 4107 QLD

### **Updates to This Policy**

This Privacy Policy may be updated from time to time to reflect changes in our practices or changes in applicable privacy laws.

The most current version will always be available upon request.