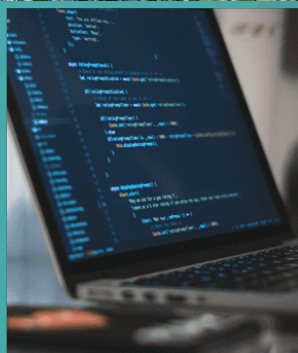




Privacy Policy

Last updated: 19 April 2023



Privacy Policy

Taurus Insurance Services Limited (Taurus) understands that Your privacy is important to You and that You care about how Your personal information is used. We respect and value the privacy of everyone who visits any of our websites ("Our Site") and will only collect and use personal information in ways that are described here, and in a way that is consistent with our obligations and Your rights under the law.

Please read this Privacy Policy carefully and ensure that You understand it. Your acceptance of this Privacy Policy is deemed to occur upon Your first use of Our Site AND You will be required to read and accept this Privacy Policy when purchasing any of our Products. If You do not accept and agree with this Privacy Policy, You must stop using Our Site immediately.

1. Definitions and Interpretation

In this Policy the following terms shall have the following meanings:

“Account”	means an account required to access and/or use certain areas and features of Our Site;
“Cookie”	means a small text file placed on Your computer or device by Our Site when You visit certain parts of Our Site and/or when You use certain features of Our Site. Details of the Cookies used by Our Site are set out in Section 19 below; and
“Our Site”	means this or any of the websites operated by Taurus or its group of companies;
“Product”	means goods, a service or insurance policy supplied by Taurus to a customer via one of Our Sites or call centres;

2. Information About Us

Our Site is owned and operated by Taurus Insurance Services Limited, (Taurus), an Insurance Intermediary registered under ARBN 647 587 086.

Registered address: Taurus Insurance Services Limited, c/o DPR Chartered Accountants, PO Box 7146, Northwest NSW 2153.

3. What Does This Policy Cover?

This Privacy Policy applies only to Your use of **Our Site**. **Our Site** may contain links to other websites. Please note that We have no control over how Your information is collected, stored, or used by other websites and We advise You to check the privacy policies of any such websites before providing any information to them.

By visiting our website, continuing a telephone call with our employees, applying for, renewing or using any of our products or services, making a claim or providing us with your personal information, you agree and consent to your personal information being collected, held, used, and disclosed as set out in this Privacy Policy.

4. What is Personal Information?

Personal information has the meaning given to it in the Privacy Act.

Information containing anything that can be used to identify a person, inclusive of their name, address, telephone number, age, previous and current insurance experience is deemed to be ‘personal information’ within the Privacy Act.

5. What Legislation is Applicable to My Information?

Privacy Act 1988 (Cth) (“the Privacy Act”) and Australian Privacy Principles (“APPs”) which form part of the Privacy Act and are considered the cornerstone of the privacy protection framework in Australia.

Questions about the Privacy Act and APPs may be directed to the Office of the Australian Information Commissioner (“OAIC”), whose website can be accessed at: www.oaic.gov.au and telephone number is: 1300 363 992.

6. Australian Privacy Principles

The APPs regulate the way that companies collect, use, secure and disclose personal information under the Privacy Act.

The APPs are designed specifically to ensure the responsible collection, storage, and handling of personal information by companies. They also provide people with the right to know what personal information is currently being held about them and a right to correct that information if it is inaccurate. Lastly, the APPs have been designed to ensure that companies do not disclose personal information, without a person's prior consent.

7. What Are My Rights?

Under the legislation covering Your information You have the following rights, which We will always work to uphold:

- a. The right to be informed about our collection and use of Your personal information. This Privacy Policy should tell You everything You need to know, but You can always contact us to find out more or to ask any questions using the details in Section 15.
- b. The right to access the personal information We hold about You. Section 15 will tell You how to do this.
- c. The right to have Your personal information rectified if any of Your personal information held by us is inaccurate or incomplete. Please contact us using the details in Section 16 to find out more.
- d. The right to be forgotten, i.e., the right to ask us to delete or otherwise dispose of Your personal information that We have stored (subject to certain contractual, legal and regulatory limitations). Please contact us using the details in Section 15 to find out more.
- e. The right to restrict (i.e., prevent) the processing of Your personal information.
- f. The right to object to us using Your personal information for a particular purpose or purposes (subject to certain limitations).
- g. The right to information portability. This means that, if You have provided personal information to us directly, We are using it with Your consent or for the performance of a contract, and that information is processed using automated means, You can ask us for a copy of that personal information to re-use with another service or business in many cases.

For more information about our use of Your personal information or exercising Your rights as outlined above, please contact us using the details provided in Section 16 of this Privacy Policy.

Further information about Your rights can also be obtained from the OAIC.

If You have any cause for complaint about our use of Your personal information, You have the right to lodge a complaint with the OAIC.

8. What Information Do We Collect?

We may collect the following types of personal information:

- name
- mailing or street address
- email address
- telephone number and other contact details
- age or date of birth
- credit card information
- your device ID, device type, geo-location information, computer and connection information, statistics on page views, traffic to and from the sites, ad data, IP address and standard web log information
- details of the products and services we have provided to you or that you have enquired about, including any additional information necessary to deliver those products and services and respond to your enquiries
- any additional information relating to you that you provide to us directly through our website or app or indirectly through your use of our website or app or online presence or through other websites or accounts from which you permit us to collect information
- information you provide to us through customer surveys
- any other personal information that may be required in order to facilitate your dealings with us

In the event of a claim we may request the following items(to allow verification of Your claim):

- Proof of purchase
- Proof of usage
- Previous claim history
- Identification
- Proof of address
- Proof of travel
- Network provider details

Government Related Identifiers (GRI)

Driver licence numbers; and
Australian passport numbers.

Taurus is permitted to use or disclose a GRI for an individual if we believe that it is reasonably necessary for one or more enforcement-related activities conducted by, or on behalf of, a Government body such as ASIC, AUSTRAC or the Australian Federal Police.

9. How Do We Use Your Personal Information?

We will use and disclose your personal information for the purposes we collected it, as well as purposes that are related, and will disclose your personal information to related third parties where you would reasonably expect us to:

To fulfil a contract

- Providing and Managing access to **Our Site**.
- Providing our Insurance Products and Services to You. Your personal information is required in order for us to enter into a contract with You.
- Analysing Your use of **Our Site** and gathering feedback. This is to enable us to continually improve **Our Site** and Your user experience.
- Analysing Your usage of our Insurance Products provided to You. This may include analysing the devices You have on cover over time and any claims raised so We can further tailor our products.
- Servicing Your Insurance Policy. This will include inviting You to renew a policy to ensure ongoing insurance coverage.

- Communicating with You. This may include responding to emails and calls from You.
- Administering an Insurance Claim.
- Performing necessary fraud checks.

Complying with regulation or legal requirements

- We will process Your personal information to comply with any legal obligation.
- Identity verification.
- Complaint resolution.
- Crime prevention and/or reporting.

Marketing

We may also collect, hold or use your personal information for the following marketing purposes:

- conducting market research and communicating details about our products and services, and marketing purposes (including mail, SMS, phone and other internet-based marketing including targeted online advertising and behavioural marketing).
- we may let you know, via email, SMS or online, about news, special offers, products and services you might be interested in.

You may contact us at any time to “opt out” of receiving marketing communications or unsubscribe by following the links in any relevant electronic messages.

If You opt-out of receiving direct marketing activities, this will be recorded, appropriate systems updated, and your preference stored with your personal information.

Taurus also complies with the obligations as stated in the following regarding their marketing activities:

The Do Not Call Register Act and Do Not Call Register (Consequential Amendments Act) 2006 (Cth) and The Spam Act 2003 (Cth) which prohibits the sending of unsolicited commercial electronic messages -known as spam-with an Australian link.

10. How Long Will We Keep Your Personal Information?

We will not keep Your personal information for any longer than is necessary in light of the reason(s) for which it was first collected. Your personal information will therefore be kept for the following periods (or, where there is no fixed period, the following factors will be used to determine how long it is kept):

- Personal information and any subsequent communications between us and You that are related to a quoted or purchased insurance policy AND/OR an insurance claim will be kept for a period of 7 years;
- All call recordings will be kept for a period of 7 years;
- Service email communications will be kept for a period of 7 years.

11. Information Storage

We hold personal information electronically and sometimes in hard copy. The security of your personal information is very important and we're committed to ensuring your personal information is managed correctly using generally accepted data security standards.

We take reasonable precautions to secure your transactions with our website and mobile apps and to ensure your personal information is protected against unlawful use, unauthorised access, modification, and disclosure. Unfortunately, we cannot provide a guarantee that information sent over the internet is 100% secure and sending and receiving information over the internet is at your own risk.

Access to personal information by employees within our organisation is limited to those who specifically need the personal information to conduct their business responsibilities.

12. Data Breaches

Should any unforeseeable event occur which results in the loss, or unauthorised access or disclosure of your personal information that is likely to result in serious harm to you, we will investigate the matter and notify you and the OAIC as soon as practicable according to our obligations under the Privacy Act.

13. Do You Share My Personal Information?

We collect and provide your personal information to service centres in the UK and EU as well as Australia. We have contractual agreements in place with our providers to protect personal information from unauthorised access or disclosure.

Where your personal information is collected or supplied to an organisation outside of Australia, we will ensure it will be held, used, or disclosed only in accordance with the Privacy Act.

14. Can I Withhold Information?

You may access certain areas of **Our Site** without providing any personal information at all. However, to use all features and functions available on **Our Site** You may be required to submit or allow for the collection of certain information.

15. How Can I Access My Personal Information?

You can request access to the personal information we hold about you at any time by using the contact information found in Section 16 of this Privacy Policy. To allow us to provide access efficiently, we may ask you to provide personal information to confirm your identity. We may charge you a reasonable amount to cover the time spent retrieving, copying, and sending out the information, but we will not charge you for making the request.

If we are unable to provide the information you have requested, we will provide reasons why.

16. How Do I Contact You?

To contact us about anything to do with Your personal information and data protection, including to make a subject access request, please use the following details:

Email address:

dpo@taurus.gi

17. Complaints

If you have a complaint regarding our management of your personal information or consider we have breached the APPs, you may contact our Data Protection Officer using the details found in Section 156 of the Privacy Policy.

We will promptly acknowledge your complaint, investigate it, and determine the steps that we will undertake to resolve your complaint. We will contact you if we require any further information and will provide you with our decision once it is made, within a maximum period of 30 days from the receipt of your complaint. Once we have made our decision, we will also inform you of your right to take this matter to the OAIC together with contact details and the applicable timeframes applying to the OAIC.

The OAIC is the statutory body given the responsibility of complaint handling under the Privacy Act and is independent and will be impartial when dealing with your complaint. The OAIC will investigate your complaint, and where necessary, make a determination about your complaint, provided it is covered under the Privacy Act. You have 12 months from the date you became aware of your privacy issue to lodge your complaint with the OAIC.

Office of the Australian Information Commissioner Post: GPO Box 5218, Sydney NSW 2001

Telephone: 1300 363 992

Website: www.oaic.gov.au

Email: enquiries@oaic.gov.au

18. Changes to this Privacy Policy

We may change this Privacy Policy from time to time. This may be necessary, for example, if the law changes, or if We change our business practices in a way that affects personal information protection.

Any changes will be immediately posted on Our Site, and you will be deemed to have accepted the terms of the Privacy Policy on your first use of Our Site following the alterations.

19. Cookies

We make use of “cookies” technology to improve the functionality of our website. A cookie is a small string of information that a website transfers to your browser for identification purposes.

If you provide personal information via our website (e.g., by completing an online form), cookies may be used to match your web browser to that personal information. This may be done for the following purposes:

- to monitor your usage of, and browsing behaviour on, our website;
- to identify information or services that may be of interest to you (based on your usage of, and browsing behaviour on, our website);
- and related marketing purposes.

Internet browsers typically permit settings to be adjusted to manage or block cookies. However, if you disable the cookies feature, you may not be able to access all the functionality of our website.

Effective 19th April 2023



Taurus Insurance Services
c/o DPR Chartered Accountants
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Northwest NSW
2153

Email
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