

Insurance Box App Privacy wording

Your privacy is important to us and we respect your right to privacy in relation of any data that you submit to us via the use of our website and/or our driving application known as "App" available on mobile devices ("APP").

This privacy policy sets out how we collect, use, disclose, transfer and store personal information that you provide to us via your use of our website and App.

Please read this privacy policy carefully.

Who are we?

Insurance Box Pty Ltd, a company registered at 5/2 Park Street, Sydney, NSW 2000, AFSL 450498 ("Insurance Box", "we", "us", "our") is responsible for the processing of your personal data obtained on or via the use of our Website and App.

Collecting Information

Your Information

To use our website at insurancebox.com.au (our "Website") and App you must first agree to our terms and conditions including this Privacy Policy. In addition, to register on our website and to use App you must complete the registration process. As part of the registration process you will be required to provide personal information such as your name and email address.

By filling in forms on our Website, registering to use our App, posting material, reporting a problem or requesting further services you understand and accept that you have voluntarily chosen to share this information with us.

If you register to use our App we will use your personal information to create a user profile. In this context we may combine the information you give us with other information from other sources collected or processed by us including information that you provide to us via the Website.

When you use our App you should be aware that our App will record the direction you are heading, date, time, latitude, longitude and speed and that this information is collected and stored by us or by third parties on our behalf.

You understand that by using our App it is possible to identify your location and the speed at which you are travelling. By using our App you agree and accept that you have voluntarily chosen to share this personal information with us.

Should you choose to contact us you agree that we may keep and use records of that correspondence and other communication.

We may invite you to complete surveys. You do not have to complete these surveys, however should you decide to do so you agree and accept that you have voluntarily chosen to share this information with us.

By uploading a photo of your driver's license you understand that we may use information contained on that image transfer for identification purposes at policy inception, renewal or in the event of a claim.

Mobile device Information

As part of the service, we use a mobile, cell or smartphone number provided by you to call or send a text message or SMS to or from Insurance Box. When you register to use our App we will generate a user account based on your device and hardware so if you change your device or hardware, you may have to re-associate this new device or hardware with your account before you can continue to use the App.

IP addresses

We may collect information about your computer, including where available your IP address, operating system and browser type, for system administration and to report and aggregate information to our advertisers. This is statistical data about our users' browsing actions and patterns, and does not identify any individual.

Cookies

Our Website uses cookies to distinguish you from other users of our website. This helps us to provide you with a good experience when you browse our website and also allows us to improve our site.

A cookie is a small file of letters and numbers that we store on your browser or the hard drive of your computer if you agree. Cookies contain information that is transferred to your computer's hard drive.

The cookies we use are non-essential "timesaving" cookies. They save you typing in your user name and password each time you visit the website.

You block cookies by activating the setting on your browser that allows you to refuse the setting of all or some cookies. However, if you use your browser settings to block all cookies (including essential cookies) you may not be able to access all or parts of our site. Unless you

have adjusted your browser setting so that it will refuse cookies, our system will issue cookies as soon you visit our site.

Keeping your personal information secure

We use a variety of security measures, including sophisticated encryption and authentication tools to maintain the safety of your personal information.

The driving data recorded through your use of our App is stored on your mobile device using AE256 symmetric encryption. This data is then transmitted over the internet using a secure sockets layer and then stored in our secure data warehouse and is only accessible by a limited number of persons who have special access rights to such systems and are required to keep the information confidential.

Unfortunately, the transmission of information via the internet is not completely secure. Although we will do our best to protect your personal information, we cannot guarantee the security of your information transmitted to our central database; any transmission is at your own risk. Once we have received your information, we will use strict procedures and security features to try to prevent unauthorised access.

How You Can Reduce The Risk Of The Unauthorised Access To Your Personal Information

When using our Website

Where we have given you (or where you have chosen) a password which enables you to access our Website you are responsible for keeping this password confidential. We ask you not to share a password with anyone. We are not responsible for any loss that results from the unauthorised use of your username/password, with or without your knowledge.

To reduce the risk of unauthorised access to your personal information when accessing our Website you should use a security-enabled browser to submit your information to our Website. If you do not use a SSL-capable browser, you are at risk of having your information intercepted. We will not be responsible for any compromise of information that is intercepted due to your use of an insecure browser.

How We Use Your Personal Information

We use your personal information to: Perform our obligations resulting from the delivery of our products and/or services to you via our App and our Website, under any terms that may apply to your use of the same. We are entitled to contract third parties to fulfil our obligations. These third parties are obligated to protect your information in accordance with this privacy policy. We are and will remain responsible for the use of your information. Respond to your questions

and to fulfil your requests; Manage interactive customer programs; Allow you to participate in interactive features of our service, when you choose to do so; and notify you about changes to our Website, App and our other services.

We may also use your data, or permit selected partners to use your data, to provide you with information about goods and services which may be of interest to you and we or they may contact you about these by post or telephone.

Where we permit selected third parties to use your data, we (or they) will contact you by electronic means only if you have consented to this.

To modify consent you have previously given us to receive information about our or certain third parties products and/or services or to completely opt-out of receiving marketing communications, please let us know by emailing service@insurancebox.com.au.

We may use your information to conduct market research, to improve our products and/or services, to provide more responsive customer service and to improve our Website, App and our other products and services.

We will use Your personal information (and that of any third party submitted by You on their behalf) for the purposes of providing Your Insurance Box policy and related administration for offering renewal, pricing and statistical purposes, your insurer and their chosen agents. If You give Us information about another person, in doing so You confirm that they have given You permission to provide it to Us and for Us to be able to process their personal data and also that You have told them who We are and what We will use their data for, as set out in this notice.

By accepting these Insurance Box terms in accordance with paragraph 1, You (on behalf of Yourself and any third parties whose personal information that You submit to Us) agree to Our sharing of this personal information throughout the above mentioned parties for the purposes set out above and in the Legal Privacy Policy below.

It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the Insurer's compliance with any regulatory rules/codes.

Your information may be transferred to overseas recipients, including to our service providers in the UK, US and other countries outside Australia for any of these purposes and for systems administration. Where this happens, we will ensure that anyone to whom we pass your information agrees to treat your information with the same level of protection as if we were dealing with it.

If You give Us information about another person, in doing so you confirm that they have given you permission to provide it to us to be able to process their personal data (including any

sensitive personal data) and also that you have told them who we are and what we will use their data for, as set out in this notice.

You agree that we may collect and use technical data and related information, including but not limited to technical information about your smartphone device, system and application software, and peripherals, which is gathered periodically to facilitate the provision of software updates for the App.

We may use this information, as long as it is in a form that does not personally identify you, to improve its products or to provide services or technologies to you. We share your personal information with your insurers and claims teams for the purpose of providing your policy.

Any information that personally identifies you is collected by us as data controller.

Disclosure Of Your Personal Information

Your personal information and sensitive personal information may be passed to and used by all Insurance Box companies. We do not share, rent or sell your information to another company in ways other than disclosed in this privacy policy.

We may disclose personal information about you to third parties: in the event that we sell or buy any business or asset, in which case we may disclose your information to the prospective seller or buyer of such business or assets; if our assets (or substantially all our assets) are acquired by a third party, in which case your information held by us will be one of the transferred assets; if we are under a duty to disclose or share your information in order to comply with any obligation, or in order to enforce or apply our terms of use ; or to protect our rights, property or safety, our customers or others. This includes exchanging information with other companies and organisations for the purposes of fraud protection and credit risk reduction.

Personal information about you may be aggregated with other information we have collected or otherwise used in ways that do not identify you. Aggregated information is considered non-personal information for the purposes of this privacy policy. This non-personal information in aggregate form may be used by us or third parties to produce and analyse usage patterns and driving behaviour statistics, to improve the quality of our App, our products and/or services, to develop new services, for marketing or for other purposes that we may deem appropriate.

If non-personal information is combined with personal information the combined information shall be treated as personal information for as long as it remains combined.

Your Personal Information - Your Consent to Use of Data:

Our usage of your personal information is governed by our Privacy Policy, which forms part of these Insurance Box Terms. We will collect your data and use it for the following purposes:

What information we collect and how

The information that we collect via your smartphone device (APP) may include:-

Any personal details that are typed in and submitted such as your (or third party's) name, e-mail address, date of birth, registration number and other information.

Individual journey data, including location data, for each individual journey you record on the App. This data can be used to help provide you with a quotation and to provide you with driver feedback.

Insurance Box (and carefully selected service providers) will process your personal data in accordance with our responsibilities. Personal data will only be processed by Insurance Box for the purposes outlined below. Insurance Box shall only provide information about you to those legally entitled to it, and where we are obliged to release it.

Any data provided to Insurance Box will not affect your ability to make a claim on your policy.

Your IP address (this is smartphones individual identification number for internet connection) that is automatically logged by our web server.

A photo of your driver's license (as uploaded by you).

We will usually inform you (before collecting your information) if we intend to use your information for such purposes or if we intend to disclose your information to any third party for marketing purposes. You can stop such processing by checking certain boxes on the forms we use to collect your information. You can also exercise the right at any time by contacting us at service@insurancebox.com.au.

Other Websites

Our App and our Website may, from time to time, contain links to and from the websites of our partner networks and affiliates. If you follow a link to any of these websites, please note that these websites have their own privacy policies and that we do not accept any responsibility or liability for these policies. Please check these policies before you submit any information to these websites.

Social Platforms

Please note that if you choose to select that option, your activity on or via our App will also be made available to social platforms such as Facebook and Twitter. Please read the privacy policies of those social platforms, because your activities published on those platforms will no longer be governed by this Privacy Policy.

Changes To Our Privacy Policy

Any changes we may make to our privacy policy in the future will be posted on this page and/or made available via our App and where appropriate, notified to you by e-mail. You are advised to regularly check whether our privacy policy has changed.

Contact

We welcome questions, comments and requests regarding this privacy policy and these should be sent to service@insurancebox.com.au