

## **Buzz Insurance Privacy Charter**

### *Our commitment to you*

Buzz Insurance is committed to protecting your privacy. It is important to you and it is important to us. You trust us to provide your insurance needs. We also want you to be able to trust us to keep your personal information safe and secure. It is a responsibility we take very seriously.

We want you to understand how we protect your privacy so we've developed this Privacy Charter so you can see exactly how we do that. You may also see our Online Security.

This Privacy Charter applies to the website that was located at [www.thebuzzinsurance.com.au](http://www.thebuzzinsurance.com.au) ('Buzz Insurance Website') which is owned and operated by Insurance Australia Limited ABN 11000016722 ('referred to as 'we', 'our' and 'us'). 'You' and 'your' refers to the person accessing the Buzz Insurance website.

### *Buzz Insurance – who we are*

We are an online insurance business, designed to provide simple choices (where the cost of your choices are clear) and flexible products and services. We're proud to be part of the Insurance Australia Group - an international Australian general insurance group, with operations in Australia, New Zealand, the United Kingdom and Asia. IAG's businesses underwrite around \$7.8 billion of premium each year and employ around 15,000 people.

### *Your personal information*

How we use it

We need personal information to be able to provide leading online insurance products and services to you, to assess and pay claims, to provide related products and services and for other purposes for which it is collected. This includes providing you with quotes, managing claims and compiling statistics to allow us to improve our products and services for you.

What we collect

The personal information we collect includes your name, address, date of birth, contact details (for example phone and email), driving and criminal history and information about your insurance experience.

We may also collect personal information about someone else from you, for example when you apply for a product or service in joint names or where you are nominating other people on your policy (for example another owner or driver). If you provide personal information to us about someone else, you're responsible for telling the other person that you've provided personal information about them to us. You can refer them to this Privacy Charter, otherwise you should tell them who we are, what personal information we have and how we may use it, and that they may access their personal information.

## Where we collect it from

Mostly, we collect it from you, via the Buzz Insurance website. In some cases we may collect personal information about you from someone else. This may be another insurer, an insurance investigator, claims manager or a medical provider if we're assessing a claim under your policy.

## How we collect personal information

When you get a quote and buy a policy or we manage your claims

When you interact with us online, we collect personal information so we can give you an accurate quote and, if you purchase a policy, to pay claims and manage your insurance policy. We use recognised payment service providers to process your insurance payments.

## Marketing and tracking when you browse our site

When you visit and browse the Buzz Insurance website, we also collect general information that won't personally identify you. This information allows us to evaluate and improve our site's performance and make it a more customised experience, and improve the way we market our products and services.

This information includes:

- Number of users visiting the Buzz Insurance website and the number of pages viewed
- Date, time and duration of visits
- Path taken through the Buzz Insurance website
- Path taken to the Buzz Insurance website (for example search engine use)

To obtain this information, we use code embedded in the webpages. You cannot disable this code. We also use "cookies" – a small file sent to your computer by our computer when you are using the Buzz Insurance website. You can configure your browser to either accept all cookies, reject all cookies or to notify you when a cookie is being sent to your computer. The 'help function' on your browser will provide you with the details on how to change your browser configurations.

We may also use external companies to web-host, help us maintain the Buzz Insurance website, problem solve and to gather non-personal information to evaluate the effectiveness of online marketing activities.

## *Communications and marketing*

### Email and live chat

We keep the content of any email or Live Chat session you have with us as it will help us understand your needs and provide you with assistance.

### Surveys

You may be invited to participate in an online survey. It's to help us improve our service for you. You can choose whether or not to be involved.

## Links to other sites

The Buzz Insurance website provides “hyperlinks” to other websites which may be useful and linked to the information you are looking for. These other websites are not subject to this Privacy Charter and we recommend you read their privacy and security statements to understand how they deal with your personal information.

## Direct marketing

We want to provide you leading products and services and up-to-date information that may be of interest to you and may communicate with you about these. If you do not want to receive this information, you can select to “opt” out from communications from us that don’t relate to your policy by contacting us via email or phone as set out below. We don’t send SPAM.

## Disclosing your information to others

So we can provide you with the insurance that suits you and our other related products and services, we may disclose your personal information on a confidential basis to other parties who help us provide our products and services. This includes other insurers or insurance reference bureaus, parties involved in supporting the claims process like loss adjusters, managers and assessors, repairers and suppliers, investigators and recovery agents. It may also be disclosed to police, law and credit enforcement groups, legal advisors and health providers, or parties assisting us to provide communication services (like mailing).

Those external companies who assist us to web-host, help us maintain The Buzz website, problem solve and to gather non-personal information to evaluate the effectiveness of online marketing activities, may also have access to your personal information.

We impose security and confidentiality requirements on how they handle your personal information and we limit the use of it to the specific purpose for which we supplied it.

## Is your personal information accurate?

We will take reasonable steps to ensure that the personal information we hold about you is accurate, complete and up-to-date. If you believe the personal information we have about you is not accurate please let us know and we’ll change it as a priority.

## Accessing your information

You can access your personal information at any time by contacting Buzz Insurance.

## If you have a complaint

If you have a complaint about the privacy of your personal information, please contact us. We will act on your complaint immediately. If you are not satisfied with the way we are handling your personal information, you can also contact the Office of the Privacy Commissioner at [www.privacy.gov.au](http://www.privacy.gov.au) or on [1300 363 992](tel:1300363992)

## Updates

We may at any time update this Privacy Charter for security, legal or regulatory reasons, or to reflect updates or changes to the services or functionality of the Buzz Insurance website or our insurance products. Updates will be effective from the date we publish the updated Privacy Charter on the Buzz Insurance website. We are not obliged to contact you or notify you of any variation to the Privacy Charter.

## Contacting Buzz Insurance

Visit our website at [www.thebuzzinsurance.com.au](http://www.thebuzzinsurance.com.au), email us at [ecustomerteam@iag.com.au](mailto:ecustomerteam@iag.com.au) or post to Buzz Insurance, 388 George Street, Sydney NSW 2000. 2009 Insurance Australia Limited ABN 11000016722 AFS Licence No. 227681 trading as Buzz Insurance.

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