

Privacy Policy

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1 Purpose of the Insuranceline Privacy Policy

At Insuranceline we understand that the privacy of your information is important to you and we respect the confidentiality of the information that you entrust to us. This Privacy Policy aims to provide you with an open and transparent description of our information collection and handling practices. This Privacy Policy explains:

- Who we are and why we need to collect your information;
- What information we collect and how we will collect your information;
- How we will use and disclose your information;
- How we store and secure your information;
- How you can obtain access to information we hold about you and how you can correct that information;
- Where to direct any enquiries or complaints you may have in relation to our information handling practices.

If you require a succinct guide you can view a summary of our Privacy Policy either online at www.insuranceline.com.au, or on request using the contact details in section 9.

From time to time we may provide additional disclosures in relation to specific products and services. Please note that in the event of any difference and/or inconsistency between the provisions of this Privacy Policy and any product or service terms and conditions or subsequent disclosures, those disclosures will prevail.

Insuranceline is bound by the *Privacy Act 1988* (Cth) and subsequent amendments, which includes the thirteen Australian Privacy Principles and any registered Australian Privacy Principle Code.

The Australian Privacy Principles govern standards, rights and obligations in relation to the collection, use and disclosure of personal information, governance and accountability, integrity and correction of personal information and your right to access your personal information.

This Privacy Policy is designed to comply with relevant privacy legislation and is specifically based on the Australian Privacy Principles and relevant guidance materials published by the Office of the Australian Information Commissioner (OAIC).

This policy is effective as of November 2025. We reserve the right to review and amend this Privacy Policy from time to time, particularly to take into account any changes to legislative or regulatory requirements.

Updated versions of this Privacy Policy will be made available on our website and are available free of charge upon request.

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

2 Collection of personal information

Why do we collect personal information?

It is important that you understand why Insuranceline collects, uses and/or discloses your personal information. We collect information in a range of circumstances including when you contact us regarding the products and services we provide. This contact may be direct between you and us, between us and your intermediary or representative such as your legal representatives.

Note: All references in this Privacy Policy to personal information include both personal and sensitive information.

At all times we try to only collect the information we need for the particular function or activity we are carrying out (including to confirm or verify your identity). The main way we collect information about you is when you give it to us by phone, email, online and by post. We also collect information about you when you have consented to or authorised us to obtain that information from another person, business, health services provider or other organisations in connection with providing our functions and activities. Our functions and activities include:

- Providing you with information about the financial products and services we provide, including but not limited to, life insurance products and income solutions;
- Assessing applications for life insurance products, including conducting underwriting for life risk insurance policies;
- Administering life insurance policies including the assessment of claims;
- Complying with our legal obligations, including assisting law enforcement or other regulatory authorities where required by law;
- Complying with our contractual obligations, including business arrangements with other individuals, organisations and entities, including, where relevant, organisations that are involved in corporate re-structures such as merger and acquisition activities;
- Monitoring, analysing, evaluating and improving our existing products and services, and to identify and develop new products and services;
- Performing our administrative functions and operations, including training our employees and authorised representatives;
- Conducting marketing initiatives and promotional activities, including competitions and customer satisfaction surveys;
- Gathering and aggregating information for statistical, prudential, actuarial and research purposes, including market research and data matching;
- Assessing and processing employment applications; and
- For any other purpose that has been authorised by you.

From time to time, we enter into arrangements or strategic alliances with third parties who may provide administration and claims handling capabilities (amongst other services). This means that they may collect your personal and/or sensitive information (such as your health information) so as to undertake these services.

Collecting information that is required or authorised by law

In addition to the above reasons, there are a number of laws which require us to collect your information, including:

- the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth);
- the *U.S Foreign Account Tax Compliance Act 2010* (USA); and
- the *Taxation Administration Act 1953* (Cth) (which includes Common Reporting Standard and Foreign Account Tax Compliance Act obligations as well as other obligations).

Under these laws, we may be required to collect certain information from you, or about you, to prove your identity and we may need to ask if you are a tax resident of a foreign country.

What types of information about you do we collect, use and hold?

Personal information includes information or an opinion about an identified individual, or an individual who is reasonably identifiable.

Depending on the products or services being provided, we generally ask for your name, address, contact details, date of birth and gender. We may collect, hold, use and disclose copies of your identification documents issued by Australian government agencies which contain unique government related identifiers (e.g. Medicare, Passport), where necessary to third parties, solely in accordance with the scope of this Privacy Policy.

We may also need to collect the following types of personal information that are specific to a particular product or service, such as:

- insurance and financial details and history;
- occupation, income and employment information;
- tax file number and bank account/ credit card details;
- details of your residency and citizenship status; and
- any other information which is either required for you to obtain a product or service, or is needed for the duration of the period that you have that product or service.

We may also need to collect the following types of sensitive information, for example, if you are applying for, or have, a life insurance policy where we may need to underwrite an application and/or assess a claim:

- Health and medical information (for example, medical checks or consultation reports);
- Lifestyle and pastime information;

- Information regarding your physical attributes, capacity and activity;
- Information that is publicly available on your social media accounts; and
- Information regarding your racial or ethnic origin.

We only collect and hold sensitive information with your consent, in limited situations which the law allows.

Having provided consent for the collection, use and disclosure of your personal information, you are able to withdraw this consent at any time by contacting us using the contact details in section 9. Please note that withdrawing your consent for Insuranceline to collect, use and/or disclose your personal information or not providing accurate and complete information may lead to Insuranceline no longer being able to provide you with our products or services, including assessing your claim under a life insurance policy.

Can people deal with Insuranceline anonymously or using a pseudonym?

We may be able to provide limited services to you without requiring you to identify yourself. This will only be possible where it is lawful and practicable to do so. For example, you may be able to visit and browse our website or obtain general information about our products and services without having to reveal any personal information. However, for most of our functions and activities we usually need your personal information before we can provide you with any of our products and services.

How do we collect personal information?

When we collect information about individuals we take reasonable steps to provide them with access to this Privacy Policy so that they know how we collect, use and disclose information. Insuranceline collects personal information only by lawful and fair means.

In most instances, we collect your personal information when you fill out a hard copy or electronic application form or personal statement for one of our products or services, however we may also collect information:

- directly from you in person when we contact you through telephone calls, emails, letters, online or via any other means of communication; or
- when you use our services, including when you access or use our website or online services and tools.

In some cases, we might collect your personal information from third parties, Australian government agencies or organisations when it is not reasonable or practicable to collect it directly from you. For example, we may collect personal information from an Australian government agency to confirm your identity, parents or guardians in respect of children, persons authorised by you (such as family members, lawyers or financial representatives), hospitals, medical practitioners and health services providers, public sources of information

and social media and other virtual communities and networks where people create, share or exchange information.

Notification

We will take reasonable steps to inform you that we have collected your personal information, unless:

- it is not reasonable to do so; or
- it is apparent from the circumstances that you are aware of the collection; and/or
- you would expect us to have the information.

Collecting information about other people from you

Generally, we only collect personal information about an individual from that particular individual unless it is required by law or it is unreasonable or impracticable to do so.

At times, we may need to collect information about other people from you, for example if you take out a life insurance policy for someone else. In these cases, you must not provide us with information about another individual unless:

- you have clear consent from that individual to provide the information; and
- you let them know about this Privacy Policy and make them aware of the collection of their information about them by us as disclosed by you.

If you have not done, or will not do, either of these things, you must tell us before you provide the information.

3 Use and disclosure of personal information

We may use (including through the use of Artificial Intelligence (AI)) and disclose your personal information to:

- process and underwrite your application;
- provide you with products and services and administer those products and services which includes responding to your enquiries, requests for information and complaints, assessing and managing claims;
- develop and improve our products and services (such as training staff, research and statistical analysis, and systems development and testing); and
- prevent or investigate any fraud or crime, or suspected fraud or crime.

We may disclose your information to third parties such as:

- any person authorised by you or acting on your behalf including your financial, legal or other adviser, accountant, trustee, administrator, employer, guardian, attorney, insurance broker, agent or platform provider;

- affiliated product and service providers including other businesses with whom we have a business or branding arrangement;
- if required or authorised to do so, regulatory bodies and government agencies;
- insurers and reinsurers;
- co-insureds, policy or product holders who are authorised or noted on an insurance policy as having a legal interest, including where you are the insured person;
- hospitals, medical practitioners and health services providers (including to obtain, verify or clarify, if necessary, any health information).

We may also disclose your information to third parties who:

- are undertaking reviews of our systems and operations;
- we have an arrangement with to provide us with a product or service, including in circumstances where our third-party service providers may use AI techniques in providing a product or service. Third-party service providers are required to protect personal information in accordance with our instructions and the Privacy Act;
- are involved in providing, managing or administering your product or service such as third-party service providers, loyalty and affinity program partners, printers, posting services, call centres, information technology support;
- are Insuranceline organisations who wish to tell you about their products or services that might better serve your financial, e-commerce and lifestyle needs or promotions or other opportunities, and their related service providers, except where you tell us not to;
- are involved in maintaining, reviewing and developing our business systems, procedures and infrastructure including testing or upgrading our computer systems;
- are involved in the payments system including financial institutions, merchants and payment organisations.

In all circumstances, third parties are required to keep your personal information confidential (whether by entry into a non-disclosure or commercial agreement) and only use the information for the purpose of assisting us provide our products and services to you.

There are circumstances where Insuranceline may also disclose your personal information where it is:

- required or authorised by an Australian law or a court order (such as to the Australian Taxation Office); or
- where an emergency or permitted general situation applies, such as serious threats to life.

Where we hold your personal information in conjunction with that of another individual/s (e.g. joint policy owners), we allow each individual access to their own personal information and to common information (e.g. premium payments and status of policy), but not to the personal information of the other individual(s).

Do we share or send personal information to overseas recipients?

Some of the entities that we share and send your personal information to may be located in, or have operations in, other countries outside Australia such as our third-party service providers and our partners. When this occurs, we take reasonable steps to ensure that the overseas entity's information security processes and procedures protect your information against unauthorised access or loss. Insuranceline has third-party service provider onboarding process which includes commercial, legal and cyber security due diligence on new and existing third-party service providers. When entrusting your personal information to overseas recipients we make sure that appropriate data handling and security arrangements are in place and are periodically reviewed to ensure alignment with regulatory expectations and guidelines (including those set out in the Australian Prudential Regulatory Authority's Prudential Standards and the Australian Privacy Law).

As at November 2025, we disclose personal information to entities based in the following countries: Japan, United States of America, New Zealand, India, Singapore, Hong Kong, Andorra, Argentina, Canada, Faroe Islands, Guernsey, Isle of Man, Israel, Jersey, Republic of Korea, Uruguay, Philippines, Bermuda, Malaysia, South Africa, United Kingdom, Switzerland, Germany and other European Union countries.

4 Security and storage of personal information

Security

We understand the importance of ensuring that the personal information that is entrusted to us is safe and secure. We take reasonable steps to protect personal information from unauthorised access, disclosure, loss, misuse or interference by implementing a range of electronic, physical and technological safeguards.

We have processes in place to identify, manage and remediate privacy and data breaches in accordance with our obligations under the notifiable data breach regime. We have a data breach response plan in place and processes to investigate and, if required, we will report breaches to impacted individuals, and regulatory bodies including the OAIC, in cases where there is a likelihood of a real risk of serious harm given the circumstances of the breach. We require our third-party service providers that have access to, or otherwise handle, personal and sensitive information to promptly notify us of any actual or potential security incidents that may lead to a data

breach. This allows us to ensure that we are proactively safeguarding your personal and sensitive information against potential vulnerabilities.

The steps that we take to protect your information include, but are not limited to:

- requiring our staff to complete mandatory training in respect of handling your personal information and requiring them to comply with appropriate security measures to ensure your information is securely accessed and stored within our systems;
- using firewalls, intrusion prevention systems and virus scanning tools to protect against unauthorised persons and viruses from entering our systems;
- restricting access to your personal information;
- physical access controls for our premises; and
- entering into confidentiality agreements with relevant employees and third parties.

If you have reason to believe that your interaction with us is no longer secure (for example, if you feel that the security of any personal information you might have with us has been, or will be, compromised), please notify us immediately.

Steps that individuals can take to protect their own personal information are set out in the 'Security' section of our website at www.insuranceline.com.au or on the website of the OAIC at www.oaic.gov.au. For example, many of our customers corresponding with us by phone and/or email prefer to provide us with a phone number and/or email address to which they have sole access to prevent others from obtaining the information sent using those methods of communication.

Retention

We will retain your personal information for as long as is reasonably required unless we are required or authorised by law to retain it for longer or prescribed periods. Some information that is retained by us is de-identified, meaning that the personal information has been removed such that the remaining information cannot be reasonably associated to any individual(s).

5 How to access and correct your information

Access to information

You can request access to the personal information we hold about you. If you wish to access your personal information, please let us know the type of information you are requesting access to and any relevant details such as your policy number and how you would like to receive the information.

You can obtain further information about how to request access to the information we hold about you by contacting us. We will deal with your request to access your personal information within 30 days.

An access charge may apply such as photocopying costs, but will not apply to the making of the request.

Your access to your personal information is subject to some exceptions under the Australian Privacy Principles. Some of these exceptions include circumstances where we reasonably believe that:

- providing access would pose a serious threat to the life, health or safety of an individual. In these circumstances we may provide you access to information you have requested via an intermediary such as a treating doctor;
- access would have an unreasonable impact on the privacy of others;
- the information is protected by law;
- release of the information would be prejudicial to us in relation to a dispute or complaint; and
- the information is commercial-in-confidence.

If we do not agree to provide access to your personal information, where reasonable to do so, we will provide you with a written notice setting out the reasons for the refusal. The written notice will also set out the mechanism available to you to complain about the refusal.

Correction of information

We take reasonable steps to ensure that the personal information we collect is accurate, up to date and complete.

Please let us know as soon as possible if any of the details you have provided change or if you believe that the personal information we hold about you is not accurate, complete or up-to-date.

In most cases, you can alter your details over the telephone or via the Insuranceline website.

If we believe the personal information we hold is incomplete or out of date, we will contact you. If you are unable to assist, we may also seek to correct or complete our records by gathering data from other sources such as public records and other organisations.

6 Direct marketing and opting out

From time to time, we may use your information to offer, invite you to apply or promote and market our products and services to you.

We may do this by phone (where we have your positive, voluntary and clear consent), mail, email, SMS or other electronic messages. Your consent shall remain in effect in accordance with relevant law or until you tell us otherwise.

We may disclose your personal information for the purposes of direct marketing if we collected the information and/or we believe you would reasonably expect that we would disclose your information for that purpose. We may also disclose your personal information for direct marketing purposes if we did not collect that

information from you, but you gave your consent, or it is impractical to obtain that consent.

Personal information is shared between us and other companies with which we have a business relationship but only for the purposes of our products and services. We and they may provide you with information on their products and services which we consider may be of interest to you.

We may contact and market to you via any available technologies, including mail, email, digital platform, SMS, telephone (where we have your valid consent) and online.

Please contact us using the details provided below if you do not want your personal information to be used in this way or to opt-out of receiving marketing information altogether. All our direct marketing communications include an opt-out option; for example, direct marketing emails will include an “unsubscribe” link you can click. If you opt out of direct marketing communications, we will no longer be able to share your personal information for that purpose.

If you do opt out of receiving direct marketing communications with us, but we need to communicate with you about an existing product you have or a service you are using, you will still receive communications about those products and services. This is so you can be informed about important information such as updates to product features and pricing costs.

7 Website analytics and cookies

Cookies

Cookies are small text files downloaded onto mobile devices or computers when you access websites. Cookies can be first party cookies that are set by the website you are using and third-party cookies created by websites other than the one you are currently visiting.

We utilise cookies on our websites to collect limited personal information about you so that we can provide a better user experience. The type of data we collect includes:

- The IP address of the devices you use to access our websites;
- Device type, size, operating system and browser information;
- Geographical information; and
- Domain details, search terms, pages visited, number of visits, clicks and date and times when visited.

We utilise this data to improve and personalise your experience on our websites.

You can configure your browser to accept all cookies, reject all cookies, or notify you when a cookie is sent. Please refer to your browser instructions or help screens to learn more about these functions. If you choose to disable cookies, you may not be able to use parts of our websites.

Internet and social media generally

There are inherent risks in transmitting information across the internet and we do not have the ability to control the security of information collected and stored on third-party platforms. We recommend that our customers take care when using the internet and disclosing their personal information.

Please note that during your visits to our websites, you may notice some cookies that are not related to Insuranceline. When you visit a page with content embedded from, for example, YouTube or Flickr, you may be presented with cookies from these websites. We do not control the dissemination of these cookies. You should check the third-party websites for more information about these.

We may allow certain widgets (e.g. social media share buttons) on our websites that enable users to easily share information on another platform, such as a social media platform. The third parties that own these widgets may have access to information about your browsing of pages on our sites where these widgets are placed. You may wish to review their privacy policy which may be located on the third-party site, such as social media platforms where you have an account, to determine how these third parties collect and handle your personal information.

From time to time, we analyse our customer data (some in machine-readable format) against other data lists and when this is done it is through a secure information technology environment and wherever logistically possible we de-identify the personal information when these data transfers or data washes occur. Insuranceline uses technology advances to analyse information about customers for purposes such as improving our products and services. Insuranceline may analyse customer information that it holds against information that we are permitted to use from external sources, such as statistical data. Generally, this information is based on aggregated data that does not contain information that identifies individuals.

External websites should contain their own privacy statements and we recommend you review them when using their websites. Please note, however, that third party websites are not covered by this Privacy Policy, and Insuranceline does not accept responsibility for the accuracy of the content, the privacy or security of those websites or your reliance of any information contained on those sites.

8 Privacy complaints and enquiries

Insuranceline puts customers at the centre of everything we do. We aim to promptly and fairly manage any privacy related complaints and enquiries, including in relation to how your personal information is handled.

Since February 2018, the Privacy Act includes a Notifiable Data Breaches (NDB) scheme which requires us to notify you and the OAIC of certain data breaches and recommend steps you can take to limit the impacts of a breach. The NDB scheme requires us to notify impacted customers and the OAIC of a data breach that is likely to result in serious harm to affected individuals. There are exceptions where notification is not required, for example where we have already taken appropriate remedial action that removes the likely risk of serious harm to any individuals.

If we believe there has been a data breach that impacts your personal information and is likely to result in a risk of serious harm, we will notify you and the OAIC as soon as practicable and keep you updated on the steps we are taking and what you can do to reduce the impacts to your privacy.

If you believe that any personal information we hold about you has been impacted by a data breach, you can contact us on the contact details below.

We have an internal dispute resolution process in place and we are a member of relevant external dispute resolution bodies. This dispute resolution process is free of charge to you. Insuranceline's Complaints Policy is available at www.insuranceline.com.au and explains:

- How you can make a complaint;
- Additional assistance available to make a complaint;
- Key steps for dealing with your complaint; and
- How to access AFCA when your complaint is not resolved.

You can lodge a complaint by contacting us using the contact details in section 9 of this privacy policy. We will acknowledge your complaint within 1 business day or as soon as practicable. We may require further details of your complaint including any supporting evidence and/or information. We aim to deal with all complaints within a reasonable timeframe. Generally, we respond to privacy complaints within 30 days, however some complaints are complex and may take longer to investigate and respond to. We will keep you updated on the progress of our response and any proposed solution. We will inform you of the reasons for any delay and when we expect to provide a response to your complaint.

If we are unable to resolve your complaint to your satisfaction, we will inform you how you can escalate the complaint to the appropriate external dispute resolution body. In cases of privacy related complaints, you can refer your complaint to the OAIC. There is specific information about the OAIC complaints and investigation process on the OAIC website at www.oaic.gov.au and the contact details are set out below:

Office of the Australian Information Commissioner

GPO Box 5288, Sydney NSW
Phone: 1300 363 992
Website: www.oaic.gov.au

You can also escalate your complaint to the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au
Email: info@afca.org.au
Phone: 1800 931 678 (free call)
In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Time limits may apply to complaints to AFCA. You may wish to consult the AFCA website or contact AFCA directly to find out if there is a time limit on lodging a complaint with AFCA.

9 Our contact details

You may wish to contact us regarding any aspect of this Privacy Policy and any of our information handling practices using the details below.

Insuranceline may be contacted by post, phone, email, via social media and online:

Postal

Reply Paid 5380, Sydney NSW 2001

Telephone

1300 880 750

Email

customerservice@insuranceline.com.au

Website

www.insuranceline.com.au

If you have a privacy related complaint, please contact us using the details above.

The first step is to contact our Customer Service team via any of the above-mentioned methods to let us know what has occurred.