



PRIVACY POLICY

Mums & Co is a trading name of AssureMe Pty Limited (ACN 612 773 761) (“We/us/our”)

Your privacy is important to us and we are committed to handling your personal information in a responsible way in accordance with the Privacy Act. This is our Privacy Policy and it sets out how we collect, store, use and disclose your personal information. We recommend that you read it carefully.

You do not have to provide us with your personal information, but if you do not do so we may not be able to provide you with our products or services or process any of your specific requests.

By visiting the “Mums & Co” website (<http://www.mumsandco.com.au>), applying for, renewing or using any of our products or services or providing us with your information, you agree to your information being collected, held, used and disclosed as set out in this Privacy Policy.

The information we collect

We collect the information necessary for us to provide you with the products and services you have requested from us, and to manage your claims.

We will only collect your sensitive information if you have provided us with consent to do so. Where practicable, we will give you the option of interacting with us anonymously.

The information we collect and hold generally includes your name, address, date of birth, and contact details (such as your phone number, fax number and/or email address). When you create an account for the website, we may ask you for information including your username, password, email address, date of birth, gender and address.

However, we may also collect and hold other information

required to provide services or assistance to you, including your gender, employment, details of your previous insurances, sensitive information (such as health information and criminal records), claims history, your personal assets and those of your spouse or partner.

How we collect your information

We may collect your information in various ways, including via telephone, our website, hard copy forms or email. Whenever you choose to deal with us directly, we will where possible collect this information directly from you. We may also collect information that you post on the website.

However, there may be occasions when we collect your information from someone else. This may include:

- your broker or financial adviser, AssureMe authorised representatives, other insurers;
- Employers;
- our distributors, agents or related entities;
- medical practitioners and rehabilitation providers;
- another party involved in a claim or, investigators;
- family members or anyone you have authorised to deal with us on your behalf;
- others members or users of the website that post information about you;
- other, third parties with whom we have arrangements in connection with marketing (including tailored advertising), measurement or analytics activities undertaken by us, our

related companies, our external service providers or those other third parties; and/or

- our legal advisers.

On all occasions, your information is collected, held, used and disclosed by us in accordance with this Privacy Policy.

We may also seek to collect information about someone else from you (for example, if you request a product or service jointly with another person). However, you must not provide us with information about another person unless you have clear consent from that person to do so and let them know about this Privacy Policy and where to find it.

We may combine your information which we collect across this range of sources.

We may collect information about how you access, use and interact with the website. This information may include:

- content which you create and submit to the website, including through forums operated on the website;
- the location from which you have come to the site and the pages you visited; and
- technical data, which may include your IP address, the types of devices you are using to access the website, device attributes, browser type, language and operating system.

How we use your information

We only use your information for the purpose for which it was provided to us, related purposes as set out in this

- to undertake research and analysis, including so that we can identify and understand market trends and consumer behaviour, develop customer profiles for individuals and/or for broader groups and to improve the customer experience of the website;
- for administrative and marketing purposes, including to develop and improve direct marketing and advertising on the website. For more information about how we use personal information for direct marketing, see the section below titled 'Do we use your personal information for direct marketing?'
- any other purposes identified at the time of collecting your information, any other purpose you consent or as otherwise required or permitted by law.

However, we will only use your sensitive information for

Policy and as permitted by law. Such purposes include:

- responding to your enquiries;
- providing you with the assistance you requested of us, our products and services (and those of our related companies), including the website (for example, processing requests for quotes, applications for insurance, underwriting and pricing policies, issuing you with a policy, managing claims, processing payments, etc);
- maintaining/administering your account and policies and processing payments you have authorised;
- processing your survey or questionnaire responses for the purpose(s) notified in the survey or questionnaire (if you have chosen to participate in such);
- for market research so that we can better understand our customers' needs and tailor our future products and services accordingly;
- providing you with marketing information regarding other products and services (of ours or of a third party) which we believe may be of interest to you if you opt-in to receive such information;
- quality assurance and training purposes; and
- to enable us to improve our products and services (and those of our related companies), including the website;

the purposes for which it was initially collected, other related purposes as set out in this Policy or purposes to which you otherwise consent.

If you are not a customer or claimant (for example, if you are a medical practitioner, investigator, expert, claimant or other third party), your information will only be used for the specific purpose or claim for which it was provided to us, unless you have consented to other uses.

How we disclose your information

Where appropriate we will disclose your information to our related entities and third parties including those who provide services to us or on our behalf. Third parties we may disclose your information to include:

- insurance advisers (such as AssureMe authorised representatives and insurance brokers);
- mailing houses and marketing companies;

- insurance reference bureaux, underwriters and re-insurers (and their representatives);
- other insurance providers;
- any credit providers that have security over your property;
- in the case of some claims (or likely claims), assessors, repairers, builders, investigators, your employer, medical practitioners, rehabilitation and other health providers;
- the Financial Ombudsman Service (which is an external dispute resolution scheme);
- our external IT service providers, infrastructure and other third party service providers;
- government bodies, regulators, law enforcement agencies and any other parties where required by law; and
- our related entities so that they can also offer you products and services if you have opted-in to receive such information.

We will only disclose your sensitive information for the purposes for which it was initially collected, which are set out in this Policy, other directly related purposes or purposes to which you otherwise consent.

A small number of our related entities and third party service providers are located in countries outside of Australia (mostly in New Zealand and United States). Our contracts with these parties generally include an obligation for them to comply with Australian privacy law and our Privacy Policy. However you acknowledge that, by agreeing to the disclosure of your information to these entities outside of Australia, we will no longer be required to take reasonable steps to ensure the overseas recipient's compliance with the Australian privacy law in relation to your information and we will not be liable to you for any breach of the Australian privacy law by these overseas recipients and, on this basis, you consent to such disclosure.

We may also disclose anonymised or pseudonymised information about you (including information that is aggregated with information about others) to our related companies and other third parties in connection with marketing (including tailored advertising), measurement or analytics activities undertaken by us, our related companies, our external service providers or those other third parties. However, such anonymised or pseudonymised information will not include information from which your identity is able to be determined.

We may also disclose your personal information to others outside of our related companies and external service providers where:

- we are required or authorised by law or where we have a public duty to do so;

- you have expressly consented to the disclosure or the consent may be reasonably inferred from the circumstances; or
- we are otherwise permitted to disclose the information.

If the ownership or control of all or part of the website changes, we may transfer your information to the new owner.

Do we use your personal information for direct marketing?

We will use your personal information to offer you products and services we believe may interest you, but we will not do so if you tell us not to. These products and services may be offered by us, our related companies, our other business partners or our service providers. Where you receive electronic marketing communications from us, you may opt out of receiving further marketing communications by following the opt out instructions provided in the communication.

Security of your information

We take reasonable steps (including any measures required by law) to ensure your information is protected and secure. For any insurance payments you make via our websites, we use a recognised payment service provider that is required to take reasonable steps to protect your information.

We also take reasonable precautions to ensure that any information you provide to us through our websites is transferred securely from our servers to our mainframe computers, including through use of Secure Sockets Layer (SSL) protocols.

However, no data protection and security measures are completely secure. Despite all the measures we have put in place, we cannot guarantee the security of your information, particularly in relation to transmissions over the internet.

Accordingly, any information which you transmit to us is transmitted at your own risk. You must take care to ensure you protect your information (for example, by protecting your usernames and passwords, policy details, etc) and you should notify us as soon as possible after you become aware of any security breaches

Accuracy, access and correction

We take reasonable steps to ensure the information we collect and hold about you is accurate, complete and up-to-date. However, we rely on you to advise us of any changes to your information or corrections required to the information we hold about you.

Please let us know as soon as possible if there are any changes to your information or if you believe the information we hold about you is not accurate, complete or up-to-date.

We will, on request, provide you with access to the information we hold about you unless otherwise required or permitted by law. We will notify you of the basis for any denial to access your information. We may ask you to complete a 'Personal Information Access Request Form' (<https://mumsandco.com.au/assets/pdf/mumsandco-personal-information-request-form.pdf>) which can be found on this webpage and may charge you a service fee for retrieving and sending the information to you.

What if you have a complaint?

If you wish to make a complaint about a breach of this Privacy Policy or the privacy principles of the Privacy Act 1988(Cth), you can contact us using the contact details below. You will need to provide us with sufficient details regarding your complaint, as well as any supporting evidence and/or information.

We will refer your complaint to our Privacy Officer who will investigate the issue and determine the steps we will undertake to resolve your complaint. We will contact you if we require any additional information from you and will notify you in writing of the determination of our Privacy Officer.

If you are not satisfied with our determination, you can contact us to discuss your concerns or complain to the Australian Privacy Commissioner via <http://www.oaic.gov.au>

Revision of our Privacy Policy

We reserve the right to revise this Privacy Policy or any part of it from time to time. Please review this policy periodically for changes. If we make significant changes to this policy, we will notify you by email or by putting a notice on our public website.

Your continued use of our websites, products or services, requesting our assistance, applying for or renewal of any of our products or services or the provision of further personal or sensitive information to us after this Privacy Policy has been revised, constitutes your acceptance of the revised Privacy Policy.

How to contact us

If you have any questions or concerns about this Privacy Policy or its implementation, please email us at hello@mumsandco.com.au