



Privacy Policy

Overview

This Privacy Policy describes how Sirius Insurance collects, holds, uses and discloses personal information consistent with the Privacy Act 1988 and the Australian Privacy Principles found in that Act.

This Privacy Policy is also notification to individuals of the matters required to be notified by the Australian Privacy Principles.

We will review this policy regularly, and we may update it from time to time to ensure we are complying with any legislative changes.

As a professional organisation, Sirius Insurance collects, holds, uses and discloses personal information to carry out its activities. We are committed to protecting the privacy of the personal information we collect and receive.

Collection of Personal Information

The kinds of information we collect will depend on which of our products or services are used and how you use the facilities offered. The kinds of personal information that Sirius Insurance collects and holds include:

- Name
- Gender
- Date of Birth
- Contact Details (for example: postal address, email address, telephone numbers)
- Financial Information

Sirius Insurance generally collects personal information directly from you and, in particular, from paper and electronic forms that you complete and provide to us. If you do not provide us with your personal information, we may not be able to provide you with the appropriate services.

Sirius Insurance uses social networking services such as Facebook and LinkedIn to communicate with the public about its activities.

Sirius Insurance may collect your personal information when you communicate with us by using these social networking services, and the social networking services will also handle your personal information for their own services. These social networking sites have their own privacy policies.

Use and Disclosure of Information

Sirius Insurance will not use your personal information for any purpose that you would not reasonably expect Sirius Insurance to use it for. If we need to use your personal information for a purpose other than one that we believe you would reasonably expect, we will seek your specific consent.



Sirius Insurance will not generally disclose personal information to parties outside Sirius Insurance, other than for a purpose directly related to our activities as an insurance broker and the provision or improvement of our services.

To deliver our services to you, we occasionally need to disclose personal information to our agents, contractors or third-party service providers, such as providers of administrative, telecommunications, information technology/computer or other services. These service providers support the operation of our business and are under contract to Sirius Insurance to keep personal information confidential and secure.

As part of arranging and managing your insurance, we disclose personal information to insurance underwriters, Lloyd's of London managing agents and coverholders, managing general agents (MGAs) and other insurance markets, including those located overseas. Please see the Overseas Disclosure section below for more information.

Sirius Insurance does not provide or sell any personal information to external organisations for commercial purposes.

Your personal information may be disclosed to other parties where you have agreed, or it is required or authorised under an Australian law, court or tribunal order.

Requirements for communicating consent may differ in some non-Australian jurisdictions in which Sirius Insurance has dealings. We are committed to complying with all laws which are applicable to its activities.

In addition, at our events we sometimes take photographs of our clients and may publish these images to advertise or for our social media accounts. Please inform us if you do not allow us to publish these images.

Security

Sirius Insurance maintains strict standards and security procedures to prevent misuse, interference and loss, unauthorised access, modification or disclosure.

Personal information received by Sirius Insurance is held electronically on the information technology systems of Sirius Insurance.

Your information may only be accessed by Sirius Insurance' authorised employees and contractors who require access in connection with the purposes described in this Policy.

Should you no longer remain as a client of Sirius Insurance, your information is retained in case of a requirement for restoration of our services or as authorised by law or a court/tribunal order. Information collected by Sirius Insurance from prospective clients will be destroyed within 7 years from collection should you not proceed with the services of Sirius Insurance.

Website Policy

Internet transmission of Information

Sirius Insurance cannot ensure the security of any information transmitted over the Internet and individuals send personal information at their own risk. However, once we receive a



transmission, we take reasonable steps to ensure that personal information is secure on our systems and those of our agents and protected from loss, misuse and unauthorised access.

Employee Records

Sirius Insurance is generally exempt from the Privacy Act 1988 when it collects and handles employee records. However, our policy is to protect the personal information of its employees as it does other personal information.

Links to Other Websites

Our website contains links to other websites, and this policy does not apply to these linked websites. We encourage you to read the privacy policy of every website you visit.

Access to Information

To provide you with services and benefits, Sirius Insurance relies on the accuracy of the personal information that you provide.

You should promptly notify Sirius Insurance if there are any changes to your personal information.

You can request access to personal information that Sirius Insurance holds about you, and you can request that Sirius Insurance corrects that personal information. Sirius Insurance will give you access to your personal information and will take reasonable steps to correct it if Sirius Insurance considers that it is incorrect, unless there is a law that requires us not to.

If Sirius Insurance refuses to give you access to your personal information, or to correct it, Sirius Insurance will notify you in writing and will provide reasons.

If you would like access to or to correct your personal information, contact our Privacy Officer (details below).

SMS Communications Consent

- **Consent:** By opting in, you agree to receive SMS messages from Sirius Insurance, including appointment reminders, updates, and promotions as described upon opting in.
- **Frequency:** The number of messages you receive will vary based on your interaction and service use.
- **Costs:** Standard message and data rates from your carrier may apply.
- **Opt-Out:** You can stop receiving messages by replying "STOP" to any SMS.
- **Help:** For assistance, contact our customer support by phone at 07 3667 8230 or email at admin@polaris.com.au.
- **Privacy:** We handle personal information per this Privacy Policy.
- **Amendments:** We may change this policy at any time, with updates effective upon posting. Continuing to receive messages signifies acceptance of these changes.

Advertising and Analytics Cookies



Sirius Insurance Pty Ltd utilises advertising and analytics tools, including Google Ads Conversion Tracking, Google Analytics, and Meta (Facebook) Pixel, and may use other similar tools from time to time, to analyse user behaviour and measure advertising effectiveness on our website. These tools use cookies to track actions users take after clicking on an ad, or to analyse general user traffic patterns and tailor advertising on platforms such as Google and Meta (Facebook/Instagram).

These cookies help us understand how visitors engage with our site, allowing us to improve our web services and tailor advertising to better match your needs. The data collected includes interactions with advertisements and usage statistics without identifying individual users. The relevant platform may also use this data in accordance with its own privacy policy to further refine advertising tools and systems.

By using our website, you consent to the processing of data about your activities by these platforms as specified in this policy. For more details, please visit the relevant platform's privacy policy.

Use of Artificial Intelligence

Our team may use artificial intelligence (AI) tools, including AI-powered software designed for insurance brokers, to support our work. This may include tasks such as drafting correspondence, summarising documents, preparing quotes or policy comparisons, and other administrative or client-facing support, which may from time to time include AI-powered chat or voice tools.

Where AI tools are used in connection with your insurance program, any personal information processed by these tools is handled in accordance with this Privacy Policy, including the Overseas Disclosure section below where relevant. We take reasonable steps to ensure that any third-party AI tools we use meet appropriate standards of security and confidentiality, and we do not use AI tools to make automated decisions about your insurance cover, claims, or pricing without human review.

If you have any questions about how AI tools are used in connection with your personal information, please contact our Privacy Officer.

Overseas Disclosure

While providing our services, we may disclose your personal information to recipients located outside Australia. This includes:

- insurance underwriters, Lloyd's of London managing agents and coverholders, managing general agents (MGAs) and other insurance markets located in the United Kingdom, the European Union, and potentially other jurisdictions, where this is necessary to place, manage or administer your insurance;
- providers of software platforms we use to run our business, including our website hosting platform and our customer relationship management (CRM) system, which may store or process personal information (such as your name, contact details, and information you submit to us) on servers located outside Australia;
- providers of AI-powered tools that support our broking and administrative services, where these providers store or process data outside Australia.



Before disclosing your personal information to an overseas recipient, we take reasonable steps to ensure that the recipient does not breach the Australian Privacy Principles in relation to your information, including through contractual commitments where appropriate, or because the disclosure is necessary to provide you with the insurance services you have requested. You can contact our Privacy Officer for more information about a specific overseas recipient.

Exercising Your Other Rights

In addition to the right to access and correct your personal information described in the Access to Information section above, you have the right to:

- Opt-out of direct marketing, and profiling for marketing purposes; and
- Make a complaint about how we handle your personal information (see below).

To seek to exercise any of these rights, please contact our Privacy Officer.

To Contact Our Privacy Officer

If you have an enquiry or a complaint about the way we handle your personal information, or to seek to exercise your privacy rights in relation to the personal information we hold about you, you may contact our Privacy Officer as follows:

Name: Viktor Vukovic

Phone: 07 3667 8230

Email: admin@siriusinsurance.com.au

Changes to this Policy

We may amend this Privacy Policy from time to time. The current version will be posted on our website, and a copy may be obtained free of charge from our Privacy Officer.

Sirius Insurance Pty Ltd

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Phone: 07 3667 8230

Email: admin@siriusinsurance.com.au

Website: www.siriusinsurance.com.au