Privacy Policy

Talk to an Insurance Broker Pty Ltd | ABN 57 685 605 994 | Corporate Authorised Representative No. 001317128 of Sirius Insurance Pty Ltd, ABN 60 606 142 027, AFSL 550946

Version 3.0 | Effective 21 October 2026

1. About this policy

This policy explains how Talk to an Insurance Broker ("we", "us", "our") collects, holds, uses and discloses your personal information, and how you can access it, correct it or make a complaint.

We arrange insurance as a Corporate Authorised Representative of Sirius Insurance Pty Ltd ("Sirius"), which holds the Australian Financial Services Licence we operate under. This policy applies to us, and to Sirius, for personal information handled through our business. **Sirius's Privacy Officer handles all privacy requests and complaints for us** (see section 14).

We handle personal information in line with the Privacy Act 1988 (Cth) and the Australian Privacy Principles.

2. What we collect

What we collect depends on the insurance you ask us about. It may include:

- your name, date of birth, gender and contact details
- identification details, such as a driver licence number for motor insurance
- details about your business, such as its ABN, activities, turnover, employees, premises and financial information
- details of the property, vehicles and other things you want insured
- your insurance history, including previous policies, claims and losses, and any refused or cancelled cover
- payment and bank details, to pay premiums or receive claim payments
- notes and recordings of our calls, meetings, emails and messages with you
- information about how you use our website and online forms (see section 8).

Sensitive information. Some insurance needs sensitive information, such as health information (for personal accident, income protection or travel insurance) or criminal history (insurers often ask about convictions). We only collect sensitive information with your consent or where the law allows it, and only use it for the purpose you gave it for.

Information about other people. If you give us information about someone else, such as a named driver, director, employee or family member, please let them know and point them to this policy.

You can make a general enquiry without telling us who you are, but we cannot arrange insurance without your personal information.

3. How we collect it

We collect most information directly from you: through forms, our website, phone calls, emails, SMS, meetings and social media messages.

Where we need to, we also collect it from others, including insurers and underwriting agencies, other brokers (such as your previous broker, with your authority), premium funders, claims assessors and loss adjusters, Steadfast and its platforms, people you authorise to act for you (such as your accountant), and public sources such as ASIC and ABN Lookup.

4. Why we collect and use it

We use your personal information to:

- advise on, quote, arrange and renew your insurance
- help you make and manage claims
- arrange premium funding if you ask us to
- manage our relationship with you, including invoicing and collecting premiums
- meet our legal obligations, including financial services, record-keeping and complaints-handling obligations, and so Sirius can supervise and monitor our services as its authorised representative
- train our staff and improve our services
- tell you about other products and services that may interest you (you can opt out at any time; see section 9).

If you do not give us information we ask for, or it is incomplete or wrong, we may not be able to arrange cover, and an insurer may be entitled to refuse or reduce a claim or cancel your policy.

5. Who we share it with

We may disclose your personal information to:

- insurers, underwriting agencies, Lloyd's coverholders and other insurance markets, and wholesale brokers. Insurers may in turn share it with their reinsurers
- Steadfast Group and the quoting, placement, broking and policy administration platforms we use
- premium funders
- claims assessors, loss adjusters, investigators, repairers and other claims service providers
- Sirius, our licensee, and its related companies that provide services to it
- the support team that assists Sirius and its authorised representatives, who may help with our clients' insurance when we need extra support or cover for leave
- our service providers, including IT, cloud storage, CRM, phone, SMS, email, website, marketing and AI providers
- our professional advisers, such as lawyers, accountants, auditors and compliance consultants
- anyone you authorise to act for you
- regulators, dispute resolution bodies, courts and law enforcement agencies (such as ASIC, AFCA and the OAIC) where the law requires or allows it
- a buyer of our business, or of Sirius's business, on a confidential basis.

We do not sell your personal information.

6. Overseas disclosure

Some of the people and organisations in section 5 are outside Australia. We may disclose your personal information to:

- **insurers and insurance markets**, such as Lloyd's of London, in the United Kingdom, the European Union and any other country where the insurer of your policy is located, and their reinsurers
- **broking and policy administration systems** we use, including those provided through Steadfast, which are supported and maintained from New Zealand, the Philippines and Vietnam
- **CRM, software, cloud storage and AI providers**, which store or process data in the United States and India
- **the support team** that assists Sirius and its authorised representatives, working from the Philippines.

Overseas insurers. If we recommend an insurer located outside Australia, we will tell you where it is located when we give you our advice. If that country does not have privacy protections substantially similar to Australia's, we will ask for your consent before we send your information.

For everyone else, we take reasonable steps to make sure overseas recipients handle your information in line with the Australian Privacy Principles, usually through contract. Contact the Privacy Officer if you want to know more about a particular overseas recipient.

7. Artificial intelligence and automated decisions

We and our service providers may use artificial intelligence (AI) tools to support our work, for example to draft correspondence, summarise documents, take notes and transcribe calls, prepare quote comparisons, or run chat or voice tools on our website. Personal information used in these tools is handled under this policy, including section 6.

A person in our business reviews any advice or recommendation before you receive it. We do not use computer programs to make decisions about you that significantly affect your rights or interests, such as whether we arrange your insurance, without a person making the decision.

Insurers make their own decisions about whether to offer cover, the premium and claims, and some use automated systems to do so. Their privacy policies explain how.

8. Our website, cookies and advertising

Our website uses cookies and similar tools, including analytics tools (such as Google Analytics), advertising and remarketing tools (such as Google Ads, Meta Pixel and LinkedIn Insight Tag), and forms, booking and chat tools connected to our CRM.

These tools record how you use our website, such as the pages you visit, your device and browser, your approximate location and how you arrived. The platforms may link this to your account with them so they can show you our ads. Information you enter in a form, booking or chat goes into our CRM.

You can block or delete cookies in your browser settings, and turn off personalised ads in your Google, Meta and LinkedIn account settings. Some parts of our website may not work properly without cookies.

No internet transmission is completely secure, but once we receive your information we take reasonable steps to protect it. Our website may link to other websites; this policy does not apply to them.

9. Calls, SMS and marketing

- **Calls.** We may record calls for quality, training and record-keeping. We will tell you at the start of a recorded call.
- **SMS.** If you agree to receive SMS from us, you can stop them at any time by replying STOP. Standard carrier charges may apply.

- **Marketing.** You can opt out of marketing emails using the unsubscribe link, or opt out of all direct marketing by contacting us or the Privacy Officer.

10. Security and how long we keep it

We take reasonable steps to protect your personal information from misuse, interference, loss and unauthorised access, change or disclosure. These steps include access controls, staff training and contracts with our service providers. Your information is held on our systems and our service providers' systems, and only people who need it for the purposes in this policy can access it.

We generally keep records for at least 7 years after our dealings with you end, because financial services law requires it and because claims can arise years later. When we no longer need information, we destroy it or de-identify it.

11. Data breaches

If a data breach involving your information is likely to cause you serious harm, we and Sirius will notify you and the Office of the Australian Information Commissioner, as the Notifiable Data Breaches scheme requires.

12. Accessing and correcting your information

You can ask for access to the personal information we hold about you, or ask us to correct it, by contacting the Privacy Officer. We will respond within 30 days. Making a request is free; we may charge a reasonable fee for the cost of giving access, and will tell you before we do.

If we refuse a request, we will tell you why in writing and how to complain. Please tell us promptly if your details change.

13. Complaints

If you are unhappy with how we have handled your personal information, contact the Privacy Officer. We will acknowledge your complaint within 1 business day and aim to resolve it within 30 days, in line with our Complaints Policy.

If you are not satisfied with our response, you can contact:

- **Australian Financial Complaints Authority (AFCA):** www.afca.org.au | 1800 931 678 | info@afca.org.au | GPO Box 3, Melbourne VIC 3001
- **Office of the Australian Information Commissioner (OAIC):** www.oaic.gov.au | 1300 363 992

14. Contact the Privacy Officer

Sirius Insurance Pty Ltd is responsible for privacy requests and complaints for our business.

Privacy Officer, Sirius Insurance Pty Ltd	
Name	Michael Cumming
Phone	1300 824 929
Email	admin@siriusinsurance.com.au
Post	Level 2, 67 Lytton Road, East Brisbane QLD 4169

You can also contact us directly. We send every privacy request and complaint we receive to the Privacy Officer on the same business day.

15. Employee records and changes to this policy

Employee records are generally exempt from the Privacy Act, but we protect our employees' personal information in the same way.

We may update this policy from time to time. The current version is always available at the link on our website, and you can ask the Privacy Officer for a free copy.

Talk to an Insurance Broker Pty Ltd
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