



PRIVACY POLICY

Last updated: 27 July 2024

This Privacy Policy sets out how Carpeesh Pty Ltd (we, us and our) collects and handles your personal information and how to contact us if you have any queries about the management of your personal information.

What personal information we collect

We will collect personal information about you which may include:

- name, address, contact details, your date of birth and gender.
- information about your use of our product or service.
- insurance/financial/bankruptcy history.
- employment information.
- marital status/family details or circumstance.
- tax file number.
- details about the car you want to insure; and/or
- any other personal information which is either required to acquire a product or service or needed during the lifecycle of that product or service such as your Driving Licence or relevant criminal history.

Without certain personal information we may not be able to provide our services to you.

How personal information is collected & held

We collect your personal information when you contact us, use our online services, enter our promotions, participate in marketing initiatives, deal with our business partners and insurance intermediaries, including aggregators.

Your personal information is recorded in our systems and databases and is held in secure environments.

When you visit our website we use common internet technologies, such as cookies, to collect general statistical information and to assist you in using our online services. We don't collect personal information from cookies or use them for marketing purposes.

How is personal information used?

The personal information that we collect is generally used to:

- identify you and conduct appropriate checks.
- provide products and services to you.
- set up, administer and manage our products, services and systems, including the management and administration of underwriting and claims.
- access and investigate any claims you make about our products.
- contacting you with important updates.
- get a better understanding of you, your needs, your behaviours and how you interact with us, so we can engage in product and service research, development and business strategy including managing the delivery of our services and products via the ways we communicate with you; and
- to comply with our legal obligations or as otherwise may be permitted by applicable law including managing any complaints and disputes.

Disclosure of your personal information

We, or our agents, may disclose your personal information to:

- any person authorised by you or where you have consented to the disclosure
- our related bodies corporate, including any underwriter we are authorised to act as their agent under our Australian Financial Services Licence (AFSL) and under the underwriter's binding authority for the issues or insurance policies, policy administration, compliance, claims and reinsurance purposes.
- our third-party service providers so that they may perform services for us or on our behalf which may include mail houses, records management companies or technology services providers, payment providers, entities that provide analytics and marketing services.
- Financiers of any car you insure with us to confirm your policy is current, or when your car is a total loss to confirm they have a current interest.
- Medical practitioners or health care in the case of an emergency.
- other insurers to obtain information about your past insurance history, including to confirm a no claim bonus status, to assess insurance risk or assist with an investigation.
- any body where we are required or authorised to do so by law including dispute resolution organisations such as the Australian Financial Complaints Authority (AFCA) or Office of the Australian Information Commissioner (OAIC); and
- Insurance reference bureaus to report claims you make with us.

We may also disclose selected personal information to

Repairers and suppliers to repair or replace your car or parts. Investigators and assessors to assess your claim and matters related to it. Lawyers and recovery agents, to defend an action by a third party against you, to recover our costs (including amounts you owe us) or to seek a legal opinion on matters related to products or services you have with us.

Witnesses, to obtain witness statements, and Police or relevant authorities where criminal actions arise such as fraud, theft or reports obtained on drink or illicit drug substance has been detected in relation to a claim.

Other parties to a claim to obtain statements from them, seek recovery or defend an action.

We may transfer your personal information outside of Australia for administrative or other business management purposes to recipients located in New Zealand.

How to access and correct your personal information

You may access or request correction of personal information that we hold about you by contacting Carpeesh using email: help@carpeesh.com or call: **1300 101 311**. We will provide you with access to any of your personal information we hold within a reasonable time frame (except in circumstances where access may be denied under applicable the Privacy Act or other law). There is no charge for requesting access to your personal information, but we may ask you to meet reasonable costs in providing you with access (for example, photocopying or postage costs).

Our contact details

We welcome questions, comments and requests regarding this Privacy Policy. If you want to provide feedback or require more information about how we protect your personal information, please contact us on help@carpeesh.com

We aim to resolve all complaints promptly. However, if you are still concerned about the way in which any privacy issue has been handled by us, you may approach an independent advisor or contact the Office of the Australian Information Commissioner (www.oaic.gov.au) for guidance on alternative courses of action which may be available.

We reserve the right to update this Privacy Policy at any time.