

# Privacy Statement

## Effective 9th August 2024

This document describes what personal information we collect about you and how we use and share it.

## Our responsibility safeguarding your privacy

At Honey Insurance, we consider that your data is continuously yours, and that personal information remains private unless you choose otherwise. We do our very best to protect the confidentiality and security of the information that you share with us.

## What kind of information do we collect?

### Things you do and information you provide

When you sign up to Honey Insurance, we collect personal information from you. The type of information depends on what you choose to share with us and how you use Honey Insurance, which may include:

- your name, date of birth, gender;
- contact details such as your residential address, telephone numbers, email and social media handles; information necessary to providing a product or service, such as:
  - underwriting information like your claims history and house history; and
  - financial institution account details like your credit card or bank account number, for example if the product or service is paid for in this way or to make a claim payment;
- information obtained as part of the management and processing of a claim, for example information on a police report;
- details of insurance policies you hold or have held;
- sensitive information such as health information (for example, where health is relevant to underwriting an insurance policy or dealing with, managing or processing a personal injury claim) or criminal records (for example where this information is relevant to underwriting an insurance policy or processing a claim);
- your location or activity including IP address, and whether you've accessed third party sites; and
- other information we think will be relevant.

If you choose not to provide us with the information that we have requested for, in most cases, we may not be able to provide the product or service you have applied for, or administer a service you have already purchased. Where this arises, we will advise you why.

We also collect other information you provide when you use our products or services, including when you sign up for an account, purchase a financial product, or make a claim. We collect information about how you use our products or services, such as the content you view or engage with, or the frequency and duration of your activities.

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Depending on the permissions you give us we collect information from or about the computers, phones, or other devices where you install or access our products or services. We may use this information we collect to provide consistent products and services across your devices. Here are some examples of the device information we collect:

- attributes such as the operating system, hardware version, device settings, file and software names and types, battery and signal strength, and device identifiers;
- device locations, including specific geographic locations, such as through GPS, Bluetooth, or WiFi signals; and
- connection information such as the name of your mobile operator or ISP, browser type, language and time zone, mobile phone number and IP address.

### Information from third-party partners

Majority of the time we collect your personal information directly from you when we can. Sometimes we collect your personal information from someone else, like:

- our authorised representatives, distributors, referrers, agents, business partners, affiliates, insurers or related companies;
- our service providers;
- third parties for the purposes of assessing a claim;
- people you have authorised us to deal with about your policy;
- the Australian Financial Complaints Authority or any other external dispute resolution body;
- the Insurance Reference Services, by accessing the Insurance Reference Services database; and
- any other organisation or person where you have consented to them providing your personal information to us or consented to us collecting personal information from them.

### Telephone, email and chat conversations

All telephone conversations with customers are recorded and safely maintained for quality and coaching purposes. All emails and chat sessions are also stored securely.

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### How do we take care of your personal information?

We really care about the security of your personal information and we take measures to protect it from being exploited. We manage to do this by having the following in place:

- confidentiality requirements and privacy training of our employees;
- security measures to control access to our systems and premises;
- only giving access to personal information to a person who is verified to be able to receive that information;
- ensuring third parties meet Honey's privacy obligations; and
- electronic security systems, such as firewalls and data encryption on our website.

We only keep your information for as long as we need it or as required by law. When we no longer need it, we will make sure that your information is destroyed or de-identified.

### How do we use your information?

We will use your personal information for the purposes we collected it, as well as purposes that are related, such as the following purposes:

- dealing with your enquiries;
- considering your application for a product or service;
- pricing an insurance policy (including deciding what excess to offer and determining if any discounts are available);
- providing a product or service;
- processing claims;
- debt collection;
- managing complaints;
- managing our business operations (including our IT infrastructure and website,) and company research and development;
- for marketing purposes;
- auditing, quality assurance and training; or
- any other purposes we'll let you know about when we collect your personal information and as allowed by law.

You may contact us at any time to "opt out" of receiving marketing communications or unsubscribe by following the links in any relevant electronic messages.

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### How is your information shared?

We share your personal information with third-party service providers for the purposes of providing our products and services to you. We may also share your personal information:

- if we are required to by a court order, subpoena or other legal requirements;
- you have consented to us sharing it with a third-party for a particular purpose;
- with an insurance broker or agent acting on your behalf;
- where it is necessary for a third-party to assist us in providing our products and services, for example, reinsurers, insurance intermediaries, insurance reference bureaus, lawyers, accountants, loss adjusters; or
- for any other purposes which are within reasonable expectations or where permitted by law.

Some examples of these third parties that we may share your personal information with are:

- our authorised representatives, distributors, referrers, agents, business partners, affiliates;
- our insurers or underwriters;
- Insurance Reference Services (a member-based organisation supporting Australian general insurance company members with understanding policyholder claims history);
- our service providers or professional advisers.

Third parties will only be provided with access to your information as is reasonably necessary and we will require that such third parties comply with this privacy document, our data security requirements and any applicable laws.

### Anonymity and pseudonymity

Australian privacy provides the option of not having to identify yourself, or of using a pseudonym unless we are required or authorised by law or a court/tribunal to identify you, or it is impracticable to deal with you anonymously or by a pseudonym.

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### Sharing outside of Australia

If your personal information is collected or supplied to an organisation outside of Australia we will ensure it will be held, used or disclosed only in accordance with the Privacy Act. We may store your information in the cloud or other networked or electronic systems. As electronic or networked systems can be accessed from various countries via an internet connection, it is not always practicable to know in which country your information may be held. If your information is held in this way, disclosures may occur in overseas countries. If this occurs, we will ensure that it will be held, used or disclosed only in accordance with the Privacy Act.

### Additional rights for individuals located in European Economic Area and United Kingdom

The GDPR contains data protection requirements that applies to all businesses based in the EU, as well as those based outside the EU who offer products or services to, or otherwise monitor the activity of, people living in the EU. Some businesses such as Honey Insurance, covered by the Australian Privacy Act 1988 (Cth) must also comply with the GDPR. Under GDPR, personal information must be processed in a lawful, fair and transparent manner. This means we must provide you with more information about how we collect, use, share and store your personal information and information about your rights in data protection law. As Honey Insurance primarily offers financial products and services to customers in Australia only, the provisions of the GDPR will generally not apply. Policies and procedures that involve the design, implementation or management of processes and systems that handle personal data have regard to GDPR requirements.

### How will we notify you of changes to this document?

From time to time we may need to update this document. We will let you know by email of any changes. Your continued use of the Service after notification of such a change means that you've accepted the changes.

### How can I access or correct information about me?

We will always give you access to your personal information unless there are legal reasons why we can't. You can ask us to access or correct your personal information that we hold by calling us on **137 137** or emailing [privacy@honeyinsurance.com](mailto:privacy@honeyinsurance.com). We will give you access to your information in the form you want it where it's reasonable and practical. We may charge you a small fee to cover the costs when giving you access, but we'll always check with you first.

If we can't give you access, we will explain why in writing. If you have concerns, you can raise this with us by contacting us. The details are at the bottom of this page.

## Honey Insurance Privacy Document

### What happens if something goes wrong

Where any of the personal information under our control is compromised as a result of a breach of security, we'll take reasonable steps to investigate. In accordance with the Notifiable Data Breaches Scheme, we will notify you in the event your personal information is involved in a data breach that is likely to result in serious harm. This notification will include recommendations about the steps you should take in response to the breach. We will also notify the Office of Australian Information Commissioner (OAIC) of eligible data breaches.

### How to contact Honey Insurance with questions or complaints

If you have any questions about this policy, or a complaint about our handling of your personal information, or if you believe that your privacy has been breached, please contact us using the contact information below.



Call us on  
137 137



Email us at  
[feedback@honeyinsurance.com](mailto:feedback@honeyinsurance.com)



Visit our website at  
[honeyinsurance.com/feedback](https://honeyinsurance.com/feedback)

Once we have received your complaint, we will investigate and respond to you within 15 working days. If you are unhappy with the response from Honey Insurance, you can direct your complaint to the Federal Privacy Commissioner at:

Office of the Australian Information Commissioner (OAIC)  
GPO Box 5218  
Sydney NSW 1042  
Phone: 1300 363 992  
TTY: 1800 620 241  
Email: [privacy@privacy.gov.au](mailto:privacy@privacy.gov.au)