



OUR PRIVACY POLICY

At Silverback Insurance Pty Ltd C.A.R No: 1283436 ABN: 74 643 561 746 Authorised Representative of Australian Broker Network ABN 89 062 882 080 AFSL 253131, we are committed to protecting your privacy in accordance with the Privacy Act 1988 (Cth) and the Australian Privacy Principles. This Privacy Policy describes our current policies and practices in relation to the collection, handling, use, and disclosure of personal information. It also explains how you can complain about a breach of privacy laws, access the personal information we hold, and have that information corrected.

What information do we collect and how do we use it?

When we arrange insurance on your behalf, we collect information necessary to advise you about your insurance needs and risk management. This may include your name, address, contact details, age, and other personal details such as assets, personal belongings, financial situation, health, and wellbeing. We provide this information to insurers or intermediaries we approach for quotes or premium funding to enable them to decide whether to insure you and on what terms.

Insurers may share this information with their reinsurers, some of whom are located outside Australia. For example, if we seek terms from an overseas insurer (e.g., Lloyd's of London), your personal information may be disclosed to them. We will inform you of the insurer's location if possible.

When you make a claim, we assist by collecting information about your claim, sometimes from third parties. This is provided to your insurer (or their appointed representatives, e.g., loss adjusters) to process your claim, and may also be shared with reinsurers.

We may use your contact details to send direct marketing communications, such as offers, updates, and newsletters relevant to our services. You can opt out of receiving these by notifying us at petara@silverbackinsurance.com.au, and we will stop sending them.

What if you don't provide some information to us?

We can only fully advise you or assist with insurance or claims if we have all relevant information. Insurance laws require you to provide insurers with the information they need to decide whether to insure you and on what terms. You have a duty to disclose relevant information to the insurer.

When do we disclose your information overseas?

If we recommend an overseas insurer (e.g., Lloyd's of London), we may need to disclose your information to them. We will inform you of their location and country at the time of advice. If the insurer is not subject to privacy laws equivalent to the Privacy Act, we will seek your consent before disclosing your information.

Australian and overseas insurers may share your information with reinsurers worldwide to assess risks or arrange reinsurance. This is done by the insurer, not us.



We may also disclose information to providers of our policy administration and broking systems, which may be supported by organizations in New Zealand, the Philippines, or Vietnam. Note that the Privacy Act and Australian Privacy Principles may not apply to these organizations.

How do we hold and protect your information?

We strive to maintain the reliability, accuracy, completeness, and currency of your personal information and protect its privacy and security. We retain information only as long as necessary for its purpose or to meet legal or ethical requirements.

Information is initially stored in a working file, then electronically imaged and stored, with any paper copies destroyed via our onsite shredder. We protect your information from unauthorized access, modification, or disclosure through physical security (locks, security systems) and electronic measures (firewalls, user identifiers, passwords).

Will we disclose the information we collect to anyone?

We do not sell, trade, or rent your personal information. We may share it with contractors (e.g., for mailings or data storage) or providers of our policy administration systems, taking reasonable measures to ensure they comply with the Privacy Act. We may also disclose information if required by law, with your consent, or under circumstances permitted by the Privacy Act.

How can you check, update, or change the information we are holding?

Upon your written request with sufficient identifying information, we will disclose the personal information we hold about you and correct, amend, or delete any inaccurate, irrelevant, outdated, or incomplete information.

To access or correct your information, contact our Managing Director, Petara Tanuvasa, at Silverback Insurance Pty Ltd, via email at petara@silverbackinsurance.com.au or phone 0410 152 835.

We do not charge for access or correction requests, but if the request involves significant time, we will confirm any applicable charges. If we refuse access or correction, we will provide reasons promptly.

What happens if you want to complain?

If you believe we have breached the Privacy Act or this Privacy Policy, please contact our Managing Director, Petara Tanuvasa, at petara@silverbackinsurance.com.au or 0410 152 835.

We will address your complaint through our internal resolution process and aim to respond within 45 days.

Your consent

By engaging us for your insurance needs, you consent to the collection and use of your information as described in this policy.

Website information and content

The information on our website does not cover all aspects of relevant laws. Seek professional



advice before acting on website content. We make no representations about the suitability of our website content, which is provided without warranty. We disclaim all implied warranties, including fitness for purpose, title, and non-infringement.

We are not liable for damages or injury from website use, including performance failures, errors, omissions, interruptions, defects, delays, viruses, or line failures. We are not liable for special or consequential damages from using or being unable to use our website materials.

While we believe our website content is accurate, complete, and current, we offer no warranties to that effect. You are responsible for verifying information before relying on it. Content may include technical inaccuracies or typographical errors, and we reserve the right to modify it.

Anonymous data

We collect anonymous data about website usage (e.g., server address, visit date/time, pages accessed, browser type) for statistical purposes and to improve content, functionality, and services. This does not identify you personally.

Cookies

We may use cookies to collect anonymous data. Cookies are small data files stored on your computer to enhance website functionality. They do not identify you or damage your computer. You can set your browser to notify you of cookies and choose whether to accept them. Cookies are destroyed after you leave our site, and no personal information is stored.

Forms

Our website allows submission of information via self-service forms (e.g., claim, employment, contact forms). This information is not encrypted. For claim forms, you can download a PDF version for faxing if confidentiality is a concern.

Form submissions are emailed to our offices (unencrypted) and stored in a password-protected database accessible only by Silverback Insurance staff. We use this information to provide requested product details, promotional material, and manage ongoing requirements (e.g., renewals, invoicing, client surveys).

We may send direct marketing about new services, offers, events, or articles. To opt out, email petara@silverbackinsurance.com.au.

We may use your information internally to improve services and resolve issues.

Tell us what you think

We welcome your questions and comments about privacy. If you have concerns or complaints, contact our Privacy Officer, Petara Tanuvasa, at 0410 152 835 or petara@silverbackinsurance.com.au.