

FreightInsure Pty Ltd is subject to the *Privacy Act 1988 (Cth)* ("Privacy Act") and the Australian Privacy Principles ("APPs").

This Privacy Policy explains how and why we collect, use, hold and disclose your personal information. It also explains how you can access and correct your personal information, and how to make a complaint if you are not satisfied with the way we have dealt with your personal information.

In this privacy policy, "FreightInsure", "we", "us" and "our" means FreightInsure Pty Ltd ABN 56 659 137 550.

## **What is personal information**

FreightInsure considers "Personal Information" to mean any information or opinion about an identified individual or an individual who can be reasonably identified from the information or opinion. If the information does not disclose your identity or enable your identity to be ascertained, it will in most cases not be classified as "Personal Information" and will not be subject to this privacy policy.

## **What personal information do we collect and hold, and how do we use it?**

We collect information about you from your interactions with us, for example when you use our online forms to quote for a new policy. The personal information which we collect and hold about you may include: a person's name, address, phone number, email address, details of any property you insure, and your financial details, including credit card or bank account details if you pay us by direct debit. This information may include associated meta data, possibly including geolocation data. It may include information about your use of our services, information needed for insurance policies you investigate and related claims, details of enquiries or complaints you make.

## **How we collect your personal information**

We may collect personal information from you whenever you input such information into our website, online insurance or freight booking forms or APIs, claim forms or complaint forms. We may also collect information about you from third parties in some circumstances, including other people who may have relevant information about a consignment you have covered, and insurance policy you have quoted or bound, or an insurance claim you have made.

We also collect cookies from your computer which enable us to tell when you use our online tools or website and also to help customise your website experience. They help websites remember information about your visit, like your country, language and other settings. They can also help make your next visit easier. In some cases cookies may identify users. You can adjust your browser settings to be notified when you receive a cookie and decide if you want to accept it. Please note that if you choose to disable some categories of cookies that we use, you may experience reduced functionality or be

prevented from using our website altogether. To learn more on how to disable cookies on your browser, please consult your browser “help” section or go to [aboutcookies.org](http://aboutcookies.org).

## **Complaint procedure**

If you have a complaint concerning the manner in which we maintain the privacy of your personal information, please contact us as set out below. All complaints will be considered by the Privacy Manager and we may seek further information from you to clarify your concerns. We will consider your complaint through our internal complaints resolution process and endeavour to respond with a final decision within 30 calendar days of you first making the complaint if all necessary information has been provided. If we agree that your complaint is well founded, we will, in consultation with you, take appropriate steps to rectify the problem. If you remain dissatisfied with the outcome, you can approach an independent advisor or contact the Office of the Australian Information Commissioner ([www.oaic.gov.au](http://www.oaic.gov.au)) for guidance on possible alternative courses of action.

## **Disclosure of personal information to overseas recipients**

Your personal information may be disclosed to our related companies and third parties who provide services to us or on our behalf, some of whom are located overseas. Our overseas providers are currently located in Sri Lanka. Our overseas providers may change from time to time, and we may need to disclose personal information to other countries not listed or persons located in the European Union.

If your personal information is sent to a recipient in a country with data protection laws which are at least substantially similar to the Australian Privacy Principles, and where there are mechanisms available to you to enforce protection of your personal information under that overseas law, we will not be liable for a breach of the Australian Privacy Principles if your personal information is mishandled in that jurisdiction. If your personal information is transferred to a jurisdiction which does not have data protection laws as comprehensive as Australia's, we will take reasonable steps to secure a contractual commitment from the recipient to handle your information in accordance with the Australian Privacy Principles and relevant Australian laws.

## **Changes to privacy policy**

This policy was last updated in June 2025. We may change this privacy policy from time to time. You can obtain a copy of our current privacy policy from our website or by contacting us using the details below.

## **How to contact us about privacy**

If you have any queries, or if you seek access to your personal information, or if you have a complaint about our privacy practices, you can contact us through: [feedback@freightinsure.com.au](mailto:feedback@freightinsure.com.au)