

## **Collection and Use of your Personal Information**

To arrange and manage your Pet Insurance, we (in this Privacy Notice “we”, “our” and “us” means Potiki Pty Ltd) collect personal information including sensitive information such as your e-mail address, name, address and telephone numbers from you and those authorised by you such as your family members, travelling companions, your doctors, hospitals, as well as from others we consider necessary including our agents.

Petinsurance.com.au policies entered into for the first time prior to 7 November 2023 and subsequent renewals of those policies are issued by The Hollard Insurance Company Pty Ltd ABN 78 090 584 473, AFSL 241436, arranged and administered by PetSure (Australia) Pty Ltd ABN 95 075 949 923, AFSL 420183 (PetSure) and promoted and distributed by PetSure’s Authorised Representatives (AR) Pet Insurance Pty Ltd ABN 38 607 160 930, AR 1234944 (PIPL) and Potiki Insurance Pty Ltd ABN 76 652 040 312, AR 1295320 (Potiki). Petinsurance.com.au policies entered into for the first time on or after 7 November 2023 and subsequent renewals of those policies are issued by PetSure and promoted and distributed by PetSure’s ARs, PIPL and Potiki. Any advice provided is general only and does not take into account your individual objectives, financial situation or needs. Please consider the Product Disclosure Statement (PDS) to ensure this product meets your needs before purchasing, or choosing to continue with the product. PDS and Target Market Determination available at [petinsurance.com.au](http://petinsurance.com.au).

## **Privacy Policy**

This Privacy Policy sets out how Potiki Pty Ltd (we or us) collects, stores, uses and disclosures personal information in relation to any of its products and services.

This Policy is designed to tell you what will happen to the information you provide to us through our website [Potiki.com.au](http://Potiki.com.au) or our purchase and quote paths; or through any other form of communication with us, our wholly-owned subsidiaries, or our agents or contractors or partners. Please be sure to read this entire Privacy Policy before using this website or submitting personal information to us or our agents or contractors.

We respect your rights to privacy under the Privacy Act 1988 (Cth) (Act) and we comply with all of the Act’s requirements in respect of the collection, management and disclosure of your personal information.

## **Personal Information**

This Privacy Policy concerns any personal information or sensitive information of yours which is provided to us.

When used in this Privacy Policy, the term “personal information” has the meaning given to it in the Act. In general terms, it is any information that can be used to personally identify you. This may include your name, address, telephone number, email address, social handles and profession or occupation. If the information we collect personally identifies you, or you are reasonably identifiable from it, the information will be considered personal information.

Sensitive information is any personal information about your racial or ethnic origin, political opinions, membership of a political association, religious beliefs or affiliations, philosophical beliefs, membership of a professional or trade association, membership of a trade union, sexual preferences or practices, criminal record or health. We will take reasonable steps to ensure that we only collect sensitive information (including health information) that is relevant for the required purposes of collection, and does not unreasonably intrude on your personal affairs.

## Your consent

By using [Potiki.com.au](http://Potiki.com.au) or any of our quote or purchase paths or otherwise providing us directly, or through others, with personal information, you agree with the terms of this Privacy Policy and consent to the collection, use, and disclosure of that information in accordance with this Privacy Policy, the Privacy Act 1988 (Cth) as amended (including the Australian Privacy Principles) and other applicable privacy laws.

## Our Website [Potiki.com.au](http://Potiki.com.au)

### Passive information collection

As you navigate through this website, certain information can be passively collected (that is, gathered without you actively providing the information) through various technologies, such as cookies, internet tags or web beacons and navigational data collection.

### Cookies and similar technologies

When you access our website, we may send a “cookie” (which is a small summary file containing a unique ID number) to your computer. This enables us to recognise your computer and greet you each time you visit our website without bothering you with a request to register. It also enables us to keep track of the services you view so that, if you consent, we can send you news about those services. We also use cookies to measure traffic patterns, to determine which areas of our website have been visited and to measure transaction patterns in the aggregate. We use this to research our users’ habits so that we can improve our online services.

This website may use and combine such passively collected anonymous information to provide better services to website visitors, customise the website based on your preferences, compile and analyse statistics and trends and otherwise administer and improve the website for your use. Such information is not combined with personally identifiable information collected elsewhere on the website unless you have consented.

We use Google Analytics, Google AdWords Conversion tracker, and other technology that place cookies on a browser across the website. These cookies help us increase the website’s effectiveness for our visitors. These cookies are set and read by Google. We use data from Google Analytics Demographics, Interest Reporting and 3rd party audience data to help us understand how people find and use our site. To opt out of Google tracking, please visit [this page for google](#). We also use electronic tools to collect information about your interactions with our website in order to improve the performance of our website.

We use AdWords remarketing to market our sites across the web. We place a cookie on a browser, and then a 3rd party (Google) reads these cookies and may serve an ad on a 3rd party site. You may opt out of this ad serving on Google's opt out page. If you are concerned about 3rd party cookies served by networks, you should also visit the Network Advertising Initiative opt-out [page](#).

Our cookies do not collect personal information. If you do not wish to receive cookies, you can set your browser so that your computer does not accept them. We may log IP addresses (that is, the electronic addresses of computers connected to the internet) to analyse trends, administer the website, track users movements, and gather broad demographic information.

### Security

As our website is linked to the internet, and the internet is inherently insecure, we cannot provide any assurance regarding the security of transmission of information you communicate to us online. We also cannot guarantee that the information you supply will not be intercepted while being transmitted over the internet. Accordingly, any personal information or other information which you transmit to us online is transmitted at your own risk.

### Links

Our website may contain links to other websites operated by third parties. We make no representations or warranties in relation to the privacy practices of any third party website and we are not responsible for the privacy policies or the content of any third party website. Third party websites are responsible for informing you about their own privacy practices.

### Unsolicited information

If unsolicited personal information is received by us, we will determine whether the information could have been collected if it had been solicited in the first place. If the information could have been collected, all principles under this Policy applied to solicited personal information will apply to the unsolicited information received.

If we determined that the information collected could not have been collected by us, we will aim destroy or de-identify the information as soon as practicable, but only if lawful and reasonable to do so.

### How we collect your personal information

We collect personal information that is necessary for our business activities and in order to provide and develop our services. We may do this in a number of ways, including:

- directly from you, when you provide it to us or our agents, partners, service providers or contractors;
- from publicly available resources;
- by analysing our own records of your use of our services and website;
- third parties who you have asked to provide your personal information to us;

- people who are involved in a claim or assist us in assessing, investigating, processing or settling claims, including witnesses, medical service providers, external claims data collectors and verifiers;
- law enforcement, dispute resolution, statutory and regulatory bodies;
- marketing organisations, including through the use of purchased lists;
- industry databases;
- through social media vehicles such as Facebook, Twitter and others; and
- via online product reviews.

## What personal information do we collect and why?

The type of personal information we collect may include your name, date of birth, address, postcode, telephone numbers, email address, health information (such as information about pre-existing medical conditions) and information on how you use, and your preferences regarding, travel insurance and similar products and services as well as information about how you interact with our website. If we are not provided with the personal information that we request, we may not be able to meet your request or provide our products or services to you.

We collect, hold, use and disclose your personal information for the following purposes connected with our business operations, which include to:

- verify your identity;
- assessing insurance risks;
- facilitate provision of our products and services to you (including to facilitate a claim or an assistance matter);
- address or respond to any requests from you;
- inform you of existing and proposed products and services which we provide;
- better understand your needs in the area of travel insurance;
- develop and improve the quality and scope of the products and services we provide, and seek your feedback;
- handling complaints and disputes;
- detecting, investigating and preventing fraud;.
- provide you with access to protected areas of our website;
- assess the performance of the website and to improve the operation of the website;
- conduct business processing functions including providing personal information to our related bodies corporate, contractors, service providers or other third parties;
- undertake administrative activities, marketing (including direct marketing), planning, product or service development, quality control and research, including by us and our related bodies corporate, contractors or service providers; or Commercial Partners;
- to provide your updated personal information to our related bodies corporate, contractors, service providers or commercial partners ;
- update our records and keep your contact details up to date; and
- comply with any law, rule, regulation, lawful and binding determination, decision or direction of a regulator, or in co-operation with any governmental authority.

Consent to direct marketing

Your personal information may be used so that we, our wholly owned subsidiaries, agents, contractors or commercial partners can provide you with information about our or their products and services (including by way of direct mail, telemarketing, email, SMS and MMS) or to request your feedback for marketing or promotional purposes. The products and services may not be related to products and services provided by us.

By using our website, or by purchasing our products, or by otherwise providing us directly, or through others, with personal information, you consent to the use of your personal information for purposes of direct marketing as set out above for an indefinite period.

You always have the right to opt-out of receiving such information. You may exercise that right by contacting us as set out below or by using the unsubscribe link in any electronic direct marketing message that you may receive from us. Please note, it may take up to 48-hours for your email address to be opted out from receiving direct marketing.

### Other uses of personal information

We may also use your personal information for purposes related to those described above which would reasonably be expected by you.

We will not use your information for purposes other than those described above unless we have your consent or as permitted by law (including for law enforcement or public health and safety reasons).

### Sharing your personal information

We may disclose your personal information in certain circumstances, such as where we are required or authorised by law or where you have consented to us doing so.

This may include where the use or disclosure is reasonably necessary;

- to assist in locating a missing person;
- to establish, exercise or defend legal or equitable claims;
- for the purpose of a confidential alternative dispute resolution; and for other matters identified in the Act.

We also may disclose your personal information to:

- our employees, related bodies corporate, contractors or service providers or commercial partners for the purposes of the operation of our website or our business, fulfilling requests by you, and to otherwise provide services to;
- suppliers, commercial partners and other third parties with whom we have commercial relationships, for business, marketing, and related purposes;
- others in accordance with a request made by you;
- our related companies and business partners and commercial partners; and
- persons engaged in providing us with professional, business, technology and corporate services, when reasonably required (including, without limitation, web hosting providers, IT systems administrators, mailing houses, couriers, payment processors, data entry service providers, electronic network administrators, debt

collectors, and professional advisors such as accountants, solicitors, business advisors and consultants).

When making such a disclosure we will take reasonable steps to ensure that the recipient is bound by privacy obligations.

We will not disclose your sensitive information for any purpose, other than the purpose for which it was collected unless you otherwise consent.

## Does my personal information leave Australia?

We will only send your personal information outside Australia:

- for the purpose of providing you with the services set out under any applicable insurance policy we provide to you or any other similar service we provide to you;
- if we are authorised to do so by law;
- for any of the purposes set out in this Privacy Policy (but only to parties that are subject to obligations in relation to personal information no less onerous than those in this Privacy Policy); or
- if you have consented to us doing so.

Your personal information may be disclosed to entities and parties located overseas, including, India and the Philippines. Your personal information may also be disclosed to entities and parties in the countries, regions nominated under your insurance policy, or any other regions where you may require assistance.

## Access and correction

You may request access to any of the personal information we hold about you by contacting us as specified below. Where we hold information that you are entitled to access, we will try to provide you with suitable means of accessing it (for example, by mailing or emailing it to you). We reserve the right to charge a reasonable fee for the costs of retrieval and supply of any requested information. We will not charge for simply making the request and will not charge for making any corrections to your personal information.

There may be instances where we cannot grant you access to the personal information we hold. For example, we may need to refuse access if granting access would interfere with the privacy of others or if it would result in a breach of confidentiality. If that happens, we will give you written reasons for any refusal.

We will take all reasonable steps to ensure that the personal information we collect, use or disclose is accurate, complete and up to date. If you believe that personal information we hold about you is incorrect, incomplete or inaccurate, then you may request us to amend it. We will consider if the information requires amendment. If we do not agree that there are grounds for amendment then we will add a note to the personal information stating that you disagree with it. We will provide you with written notice including the reasons for our refusal to correct your personal information as per you request and the complaint mechanisms available to you.

We will acknowledge your request within 14 business days and will respond to your request within a reasonable time.

## Direct Marketing

From time to time, we may use your personal information so that we, our wholly owned subsidiaries, agents, contractors or commercial partners can provide you with information about our or their products and services or to request your feedback for marketing or promotional purposes to advise you about or offer you other products or services that may be relevant and of interest to you. These products and services may not be related to the products or services provided by us. These communications may be sent in various forms, including mail, SMS, fax, social media connections and messages and email, in accordance with applicable marketing laws, such as the Spam Act 2003 (Cth). If you indicate a preference for a method of communication, we will endeavour to use that method whenever practical to do so.

By using our website, or by purchasing our products, or by otherwise providing us directly, or through others, with personal information, you consent to the use of your personal information for purposes of direct marketing as set out above for an indefinite period.

You always have the right to opt-out of receiving such information. If you do not want to receive these offers from us (including product or service offerings from us on behalf of our business commercial partners), please advise our agents, use the opt-out page in our web-site or contact us at [hello@Potiki.com.au](mailto:hello@Potiki.com.au). Alternatively, you can use the unsubscribe link in any electronic direct marketing message that you may receive from us.

## Security

We will take all reasonable precautions to safeguard your information from loss, misuse, unauthorised access, modification, disclosure or destruction. You should keep in mind that no Internet transmission is ever completely secure or error-free. In particular, e-mails sent to or from this website may not be secure.

We may hold your information in either electronic or hard copy form. Personal information is destroyed or de-identified when no longer needed or when we are no longer required by law to retain it (whichever is the later). The personal information you provide to create your quotation will be destroyed after 120 days if you do not complete a purchase.

## Inquiries and complaints

If you believe that we have interfered with your privacy in our handling of your personal information or if you have any questions about our processes for handling your information, you may send your queries or lodge a complaint by contacting us on the below contact details:

Post: Privacy Queries & Complaints,

Potiki Pty Ltd,  
Level 31, 31 Market Street,  
Sydney NSW 2000

Email: [info@Potiki.com.au](mailto:info@Potiki.com.au)

We will attempt to respond to your query and resolve your complaint in accordance with our Complaints Resolution Process. You can obtain a copy of our Complaints Resolution Process by contacting us.

If you are unhappy with the response and/or resolution in relation to your complaint or with the way that Potiki Pty Ltd has handled your complaint through the Complaints Resolution Process, you may be able to refer the matter to the Australian Financial Complaints Authority (AFCA) subject to its Terms of Reference or the Office of the Australian Information Commissioner. The contact details for these bodies are as follows:

Australian Financial Complaints Authority

GPO Box 3

Melbourne VIC 3001

Tel: 1800 931 678 (free call)

Web: [www.afca.org.au](http://www.afca.org.au)

Office of the Australian Information Commissioner

GPO Box 5218

Sydney NSW 2001

Tel: 1300 363 992

Web: [www.oaic.gov.au](http://www.oaic.gov.au)

### Links to other websites

This website may contain links or references to other websites to which this Privacy Policy may not apply. You should check their own privacy policies before providing your personal information.

### How to contact us

If you wish to exercise your right to opt-out of receiving our marketing materials, or you have any questions or concerns about this Privacy Policy or our information practices (including whether and what type of health information we hold about you), please contact us on [hello@Potiki.com.au](mailto:hello@Potiki.com.au)



## Changes to this Privacy Policy

Our Privacy Policy may change from time to time as updated on this website. Before providing us with personal information, please check this Policy on our website for any changes.