



## Privacy Policy

Solvd Group Australia

### Disclaimer

Solvd Group does not assume any responsibility for incidental or consequential damages. This publication is provided on the basis that no warranty or representations (express or implied) are made concerning the contents of the publication. It is not intended that the contents of this publication form part of the projects of any agreements. Any reference to Solvd Group products, programming or services, shall not impose an obligation on Solvd Group to provide such products, programming or services to a particular person or at a particular location.

This publication may include inaccuracies or errors and should not be relied on without independent verification. Further, Solvd Group may alter this publication, produce a new edition or version of the publication, or modify, improve or change any products or programs described in this publication without prior notice.

## Contents

|     |                                                                   |   |
|-----|-------------------------------------------------------------------|---|
| 1.  | Policy Statement .....                                            | 3 |
| 2.  | Who is covered by this policy .....                               | 3 |
| 3.  | Purpose .....                                                     | 3 |
| 4.  | Introduction .....                                                | 3 |
| 5.  | The Information we collect .....                                  | 3 |
| 6.  | How we collect personal information .....                         | 4 |
| 7.  | Why we collect, hold, use and disclose personal information ..... | 4 |
| 8.  | Our disclosures of personal information to third parties .....    | 6 |
| 9.  | Overseas disclosure .....                                         | 6 |
| 10. | Your rights and controlling your personal information .....       | 7 |
| 11. | Storage and security .....                                        | 7 |
| 12. | Cookies .....                                                     | 7 |
| 13. | Links to other websites .....                                     | 8 |
| 14. | Amendments .....                                                  | 8 |

## 1. Policy Statement

This policy is designed to provide information on how we will deal with the privacy of individuals and the personal data that we hold about them during our day to day business

## 2. Who is covered by this policy

This policy applies to all individuals whom we may deal with on a day to day basis. This may include people we are providing a service to, those using any of our websites, employees or other individuals with whom we may do business with.

## 3. Purpose

- To provide a robust privacy policy that can be used across all levels of the business;
- The policy provides individuals with details of what information we collect about them, fostering confidence in how we will use the information both internally and externally; and
- To comply with legal requirements including privacy laws within Australia.

## 4. Introduction

Solv d Group (Australia) Pty Ltd (ABN 99 060 156 890) (we, us or our), understands that protecting your personal information is important. This Privacy Policy sets out our commitment to protecting the privacy of personal information provided to us, or otherwise collected by us when providing our website, software and insurance services to you (Services) or when otherwise interacting with you.

## 5. The Information we collect

Personal information: is information or an opinion, whether true or not and whether recorded in a material form or not, about an individual who is identified or reasonably identifiable.

The types of personal information we may collect about you include:

- Identity Data including first name, middle name, last name, maiden name, title, date of birth, gender, job title, photographic identification, marital status, pronouns and images of you.
- Contact Data including billing address, delivery address, email address and telephone numbers.
- Financial Data including bank account and payment card details (through our third party payment processor).
- Background Verification Data including your passport number, driver licence number, photographic identification or other details requested as part of our verification process to comply with our due diligence obligations, anti-money laundering laws and related ongoing monitoring commitments.
- Transaction Data including details about payments to you from us and from you to us and other details of products and services you have purchased from us or we have purchased from you.
- Technical and Usage Data including internet protocol (IP) address, your login data, your browser session and geo-location data, device and network information, statistics on page views and sessions, acquisition sources, search queries and/or browsing behaviour, information about your access and use of our website, including through the use of Internet cookies, your communications with our website, the type of browser you are using, the type of operating system you are using and the domain name of your Internet service provider.
- Profile Data including your username and password for our Services, profile picture, purchases or orders you have made with us, support requests you have made, content you post, send receive and share through our platform, information you have shared with our social media platforms, your interests, preferences, feedback and survey responses.
- Interaction Data including information you provide to us when you participate in any interactive features of our Services, including surveys, contests, promotions, activities or events.

- Marketing and Communications Data including your preferences in receiving marketing from us and our third parties and your communication preferences.
- Professional data including your professional history such as your previous positions and professional experience.
- Sensitive information is a sub-set of personal information that is given a higher level of protection. Sensitive information means information relating to your racial or ethnic origin, political opinions, religion, trade union or other professional associations or memberships, philosophical beliefs, sexual orientation or practices, criminal records, health information or biometric information. The types of sensitive information we collect include:
  - your medical information, including any health conditions and medical history; and
  - your criminal record, including any convicted driving offences;
  - pictures of you.
- Unless otherwise permitted by law, we will not collect sensitive information about you without first obtaining your consent.

## 6. How we collect personal information

We collect personal information in a variety of ways, including:

- Directly: We collect personal information which you directly provide to us, including when you register for an account, through the 'contact us' form on our website or when you request our assistance via email, or over the telephone.
- Indirectly: We may collect personal information which you indirectly provide to us while interacting with us, such as when you use our website, in emails, over the telephone and in your online enquiries.
- From third parties: We collect personal information from third parties, such as third party insurance companies where you make an insurance claim, medical practitioners where relevant for the purposes of managing or administering our Services (including assessing your application or claim), and any other party that you have authorised to deal with us or that you have consented to them providing your information to us, and details of your use of our website from our analytics and cookie providers and marketing providers. See the "Cookies" section below for more detail on the use of cookies.
- From publicly available sources: We collect personal data from publicly available resources such as the Australian Securities and Investment Commission (ASIC) and professional networking sites such as LinkedIn.
- 

## 7. Why we collect, hold, use and disclose personal information

We have set out below, in a table format, a description of the purposes for which we plan to collect, hold, use and disclose your personal information.

| Purpose of use/disclosure                                                                                                                                                                                                                                                            | Type of Personal Information                                                                                                                                   |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>• To enable you to access and use our software, including to provide you with a login.</li> </ul>                                                                                                                                             | <ul style="list-style-type: none"> <li>• Identity Data</li> <li>• Contact Data</li> </ul>                                                                      |
| <ul style="list-style-type: none"> <li>• To assess whether to take you on as a new client, including to perform anti-money laundering, anti-terrorism, sanction screening, fraud and other background checks on you</li> </ul>                                                       | <ul style="list-style-type: none"> <li>• Identity Data</li> <li>• Contact Data</li> <li>• Background Verification Data</li> <li>• Professional Data</li> </ul> |
| <ul style="list-style-type: none"> <li>• To provide our Services to you, including to assist you with your insurance claims and other matters (including to conduct claim assessments and managing disputes), assess your applications and manage your insurance matters.</li> </ul> | <ul style="list-style-type: none"> <li>• Identity Data</li> <li>• Contact Data</li> </ul>                                                                      |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                          |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>To contact and communicate with you about our Services including in response to any support requests you lodge with us or other enquiries you make with us.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | <ul style="list-style-type: none"> <li>Identity Data</li> <li>Contact Data</li> <li>Profile Data</li> </ul>                                                                              |
| <ul style="list-style-type: none"> <li>To contact and communicate with you about any enquiries you make with us via our website.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | <ul style="list-style-type: none"> <li>Identity Data</li> <li>Contact Data</li> </ul>                                                                                                    |
| <ul style="list-style-type: none"> <li>For internal record keeping, administrative, invoicing and billing purposes.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | <ul style="list-style-type: none"> <li>Identity Data</li> <li>Contact Data</li> <li>Financial Data</li> <li>Transaction Data</li> </ul>                                                  |
| <ul style="list-style-type: none"> <li>For analytics [including profiling on our website], market research and business development, including to operate and improve our Services, associated applications and associated social media platforms.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | <ul style="list-style-type: none"> <li>Profile Data</li> <li>Technical and Usage Data</li> </ul>                                                                                         |
| <ul style="list-style-type: none"> <li>For advertising and marketing, including to send you promotional information about our events and experiences and information that we consider may be of interest to you.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | <ul style="list-style-type: none"> <li>Identity Data</li> <li>Contact Data</li> <li>Technical and Usage Data</li> <li>Profile Data</li> <li>Marketing and Communications Data</li> </ul> |
| <ul style="list-style-type: none"> <li>To run promotions, competitions and/or offer additional benefits to you.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | <ul style="list-style-type: none"> <li>Identity Data</li> <li>Contact Data</li> <li>Profile Data</li> <li>Interaction Data</li> <li>Marketing and Communications Data</li> </ul>         |
| <ul style="list-style-type: none"> <li>To comply with our legal obligations or if otherwise required or authorised by law.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | <ul style="list-style-type: none"> <li>Any relevant Personal Information</li> </ul>                                                                                                      |
| <ul style="list-style-type: none"> <li>Sensitive information: We only collect, hold, use and disclose sensitive information for the following purposes:</li> <li>any purposes you consent to;</li> <li>the primary purpose for which it is collected, including to manage insurance claims on your behalf;</li> <li>secondary purposes that are directly related to the primary purpose for which it was collected, including disclosure to the below listed third parties as reasonably necessary to provide our Services to you;</li> <li>to contact emergency services, or to speak with your family, partner or support person where we reasonably believe there is a serious risk to the life, health or safety of you or another person and it is impracticable for us to obtain your consent; and</li> </ul> | <ul style="list-style-type: none"> <li>Sensitive Information</li> </ul>                                                                                                                  |

- if otherwise required or authorised by law.

## 8. Our disclosures of personal information to third parties

We may disclose personal information to:

- Third party insurance companies for the purpose on investigation of your insurance claims;
- third parties that are involved in your insurance claim, including any third-party policy holders, emergency service providers, credit reference agencies and fraud prevention agencies;
- our third-party service partners in order to provide you the Services to you, including lawyers, repairers, contractors, claim investigators and recovery agents;
- our employees, contractors and/or related entities;
- IT service providers, data storage, web-hosting and server providers;
- marketing and advertising producers;
- professional advisors, bankers, auditors, our insurers and insurance brokers;
- payment systems operators;
- our existing or potential agents or business partners;
- anyone to whom our business or assets (or any part of them) are, or may (in good faith) be, transferred;
- courts, tribunals and regulatory authorities, in the event you fail to pay for goods or services we have provided to you;
- courts, tribunals, regulatory authorities and law enforcement officers, as required or authorised by law, in connection with any actual or prospective legal proceedings, or in order to establish, exercise or defend our legal rights;
- third parties to collect and process data, such as Google Analytics (To find out how Google uses data when you use third party websites or applications, please see [www.google.com/policies/privacy/partners/](http://www.google.com/policies/privacy/partners/) or any other URL Google may use from time to time), Facebook Pixel or other relevant analytics businesses; and
- any other third parties as required or permitted by law, such as where we receive a subpoena.

Google Analytics: We may have enabled Google Analytics Advertising Features including Remarketing Features, Advertising Reporting Features, Demographics and Interest Reports, Store Visits, Google Display Network Impression reporting etc.. We and third-party vendors may use first-party cookies (such as the Google Analytics cookie) or other first-party identifiers, and third-party cookies (such as Google advertising cookies) or other third-party identifiers together.

You can opt-out of Google Analytics Advertising Features including using a Google Analytics Opt-out Browser add-on found [here](#). To opt-out of personalised ad delivery on the Google content network, please visit Google's Ads Preferences Manager [here](#) or if you wish to opt-out permanently even when all cookies are deleted from your browser you can install their plugin [here](#). To opt out of interest-based ads on mobile devices, please follow these instructions for your mobile device: On android open the Google Settings app on your device and select "ads" to control the settings. On iOS devices with iOS 6 and above use Apple's advertising identifier. To learn more about limiting ad tracking using this identifier, visit the settings menu on your device.

## 9. Overseas disclosure

While we store personal information in Australia, where we disclose your personal information to the third parties listed above, these third parties may store, transfer or access personal information outside of Australia, including but not limited to, Malaysia and New Zealand. We will only disclose your personal information overseas in accordance with the Australian Privacy Principles.

## 10. Your rights and controlling your personal information

**Your choice:** Please read this Privacy Policy carefully. If you provide personal information to us, you understand we will collect, hold, use and disclose your personal information in accordance with this Privacy Policy. You do not have to provide personal information to us, however, if you do not, it may affect our ability to provide our Services to you and your use of our Services, including to properly manage your insurance matters.

**Information from third parties:** If we receive personal information about you from a third party, we will protect it as set out in this Privacy Policy. If you are a third party providing personal information about somebody else, you represent and warrant that you have such person's consent to provide the personal information to us.

**Restrict and unsubscribe:** To object to processing for direct marketing/unsubscribe from our email database or opt-out of communications (including marketing communications), please contact us using the details below or opt-out using the opt-out facilities provided in the communication.

**Access:** You may request access to the personal information that we hold about you. An administrative fee may be payable for the provision of such information. Please note, in some situations, we may be legally permitted to withhold access to your personal information. If we cannot provide access to your information, we will advise you as soon as reasonably possible and provide you with the reasons for our refusal and any mechanism available to complain about the refusal. If we can provide access to your information in another form that still meets your needs, then we will take reasonable steps to give you such access.

**Correction:** If you believe that any information we hold about you is inaccurate, out of date, incomplete, irrelevant or misleading, please contact us using the details below. We will take reasonable steps to promptly correct any information found to be inaccurate, out of date, incomplete, irrelevant or misleading. Please note, in some situations, we may be legally permitted to not correct your personal information. If we cannot correct your information, we will advise you as soon as reasonably possible and provide you with the reasons for our refusal and any mechanism available to complain about the refusal.

**Complaints:** If you wish to make a complaint, please contact us using the details below and provide us with full details of the complaint. We will promptly investigate your complaint and respond to you, in writing, setting out the outcome of our investigation and the steps we will take in response to your complaint. If you are not satisfied with our response, you also have the right to contact the Office of the Australian Information Commissioner.

## 11. Storage and security

We are committed to ensuring that the personal information we collect, and hold is secure. In order to prevent unauthorised access or disclosure, we have put in place suitable physical, electronic and managerial procedures, to safeguard and secure personal information and protect it from misuse, interference, loss and unauthorised access, modification and disclosure.

While we are committed to security, we cannot guarantee the security of any information that is transmitted to or by us over the Internet. The transmission and exchange of information is carried out at your own risk.

## 12. Cookies

We may use cookies on our website from time to time. Cookies are text files placed in your computer's browser to store your preferences. Cookies, by themselves, do not tell us your email address or other personally identifiable information. However, they do recognise you when you return to our online website and allow third parties, such as Google and Facebook, to cause our advertisements to appear on your social media and online media feeds as part of our retargeting campaigns. If and when you choose to provide our online website with personal information, this information may be linked to the data stored in the cookie.

You can block cookies by activating the setting on your browser that allows you to refuse the setting of all or some cookies. However, if you use your browser settings to block all cookies (including essential cookies) you may not be able to access all or parts of our website.

### 13. Links to other websites

Our website may contain links to other party's websites. We do not have any control over those websites and we are not responsible for the protection and privacy of any personal information which you provide whilst visiting those websites. Those websites are not governed by this Privacy Policy.

### 14. Amendments

We may, at any time and at our discretion, vary this Privacy Policy by publishing the amended Privacy Policy on our website. We recommend you check our website regularly to ensure you are aware of our current Privacy Policy. For any questions or notices, please contact us at:

Risk and Compliance Manager

Email: [au.riskandcompliance@innovation.group](mailto:au.riskandcompliance@innovation.group)

Phone: 1300 742 366