PRIVACY POLICY

WHAT INFORMATION DO WE COLLECT AND HOW DO WE USE IT?

When we arrange insurance on your behalf, we ask you for the information we need to advise you about your insurance needs and the management of your risks. This can include a broad range of information ranging from your name, address, contact details and age to other information about your personal affairs including your assets, personal belongings, financial situation, health information.

We provide any information that the insurers or intermediaries who we ask to quote for your insurances and premium funding require, to enable them to decide whether to insure you and on what terms, or to fund your premium and on what terms. Insurers may in turn pass on this information to their reinsurers. Some of these companies may be located outside Australia. Where this is likely to occur, we will inform you of the country in which the insurer is located.

When you make a claim under your policy, we assist you by collecting information about your claim. Sometimes we also need to collect information about you from others. We provide this information to your insurer, or anyone your insurer has appointed to assist it to consider your claim (for example loss adjusters or medical brokers), to enable it to consider your claim. This information may also be passed on to reinsurers.

We also use your information to enable us to manage your ongoing requirements and our relationship with you, for example invoicing, client surveys and financial reporting. We may do so by mail or electronically unless you tell us that you do not wish to receive electronic communications.

From time to time we will use your contact details to send you direct marketing communications including offers, updates, events, articles and newsletters that are relevant to the services we provide. We will always give you the option of electing not to receive these communications and you can unsubscribe at any time by notifying us.

We may also use your information internally to help us improve our services and to help resolve any problems.

Where we collect sensitive information (such as health information relevant to your insurance needs), we will only do so with your consent and where it is reasonably necessary for the purposes of arranging or managing your insurance.

WHAT IF YOU DON'T PROVIDE SOME INFORMATION TO US?

We can only fully advise you and assist in arranging your insurance or with a claim if we have all relevant information. If you do not provide us with some or all of the information we ask for, we may not be able to advise or assist you to obtain insurance.

YOUR CONSENT

By asking us to assist with your insurance needs, you consent to the collection and use of the information you have provided to us for the purposes described above. You may withdraw your consent at any time by contacting our Privacy Officer at privacy@crucialinsurance.com.au. Please note that withdrawing consent may affect our ability to arrange or manage your insurance, and in some cases we may be unable to continue providing services to you without the information required.

WILL WE DISCLOSE THE INFORMATION WE COLLECT TO ANYONE?

We do not sell, trade, or rent your personal information to others. We may disclose your information to recipients overseas for the purpose of advising insurers who we act on behalf of who are based in those regions. If a recipient is not regulated by laws which protect your information in a way that is similar to the Privacy Act, we will seek your consent before disclosing your information to them.

We will disclose your information to claims assessors, insurers and professional legal advisers, and may need to provide your information to contractors who supply services to us, for example to handle mailings on our behalf, external data storage providers, or to other companies in the event of a corporate sale, merger, reorganisation, dissolution or similar event. We will take all reasonable steps to ensure that they protect your information as required under the Privacy Act.

We may provide your information to others if we are required to do so by law, you consent to the disclosure, or under some unusual other circumstances which the Privacy Act permits.

WHEN DO WE DISCLOSE YOUR INFORMATION OVERSEAS?

If you ask us to seek insurance terms and we recommend an overseas insurer, we may be required to disclose your information to an insurer located outside Australia. Where this occurs, your information may be given to the insurer and any intermediaries involved in arranging that insurance to enable them to make a decision about whether to insure you.

We will tell you at the time of advising on your insurance if the insurer is overseas and in which country they are located. If the insurer is not regulated by laws which protect your information in a way that is similar to the Privacy Act, we will seek your consent before disclosing your information to them.

Australian and overseas insurers may also acquire reinsurance from companies located throughout the world, and in some cases your information may be disclosed to those reinsurers for the assessment of risks. This disclosure is made by the insurer as part of their own reinsurance arrangements.

We may also disclose information to the providers of our policy administration and broking systems that help us provide our products and services to you. These systems may be supported and maintained by organisations outside Australia and your information may be disclosed to those organisations. We take reasonable steps to ensure they handle your information in accordance with applicable privacy laws.

THIRD-PARTY TECHNOLOGY PLATFORMS

We use a number of third-party platforms to manage our business operations, including customer relationship management, project management and communication tools. These platforms may process information you provide to us as part of delivering our services. We select these providers carefully and take reasonable steps to ensure they handle your information appropriately. Where these providers are located outside Australia, we take reasonable steps to ensure that appropriate safeguards are in place.

HOW DO WE HOLD AND PROTECT YOUR INFORMATION?

We strive to maintain the relevance, reliability, accuracy, completeness and currency of the personal information we hold and to protect its privacy and security. We keep personal information only for as long as is reasonably necessary for the purpose for which it was collected or to comply with any applicable legal or ethical reporting or document retention requirements.

We hold the information we collect from you in our secure client management system. In some cases, your file is archived and sent to an external data storage provider for a period of time. We only use storage providers in Australia who are also regulated by the Privacy Act.

We ensure that your information is safe by protecting it from unauthorised access, modification and disclosure. We maintain physical security over our paper and electronic data and premises by using locks and security systems. We also maintain computer and network security, including the use of firewalls and encrypted password protection to control access to systems where your information is stored.

In the event of an eligible data breach, we will notify affected individuals and the Office of the Australian Information Commissioner (OAIC) in accordance with the Notifiable Data Breaches scheme under the Privacy Act.

USE OF ARTIFICIAL INTELLIGENCE

We use artificial intelligence (AI) tools to support the efficiency and quality of our internal operations, including tasks such as drafting correspondence, summarising information and managing workflows. AI tools are used to support our staff — they are not used to make decisions about your insurance cover, your eligibility for insurance, or the terms on which you are insured. All material decisions affecting you are made by our qualified staff. Information processed through AI tools is subject to the same privacy and security standards as all other information we hold about you.

HOW CAN YOU CHECK, UPDATE OR CHANGE THE INFORMATION WE ARE HOLDING?

Upon receipt of your written request and sufficient information to allow us to identify the information, we will disclose to you the personal information we hold about you. We will also correct, amend or delete any personal information that we agree is inaccurate, irrelevant, out of date or incomplete.

If you wish to access or correct your personal information please write to our Privacy Officer at privacy@crucialinsurance.com.au.

We do not charge for access to your personal information in most circumstances, and we never charge for correcting your information. Where a request is unusually complex or voluminous, we will notify you of any applicable charge before proceeding, so you can decide whether to continue with your request. In some limited cases, we may need to refuse access to your information or refuse a request for correction. We will advise you as soon as possible after your request if this is the case and the reasons for our refusal.

COMPLAINTS AND CONTACT

We welcome your questions and comments about privacy. If you have any concerns or complaints about how we have handled your personal information, please contact our Privacy Officer at privacy@crucialinsurance.com.au.

Your complaint will be considered by us through our internal complaints resolution process. We will respond with a decision within 30 days of you making the complaint. If we need further time to investigate, we will work with you to agree an appropriate timeframe. If we cannot resolve your complaint, you may refer it to an external body. For privacy-specific complaints, you may contact the Office of the Australian Information Commissioner (OAIC) at www.oaic.gov.au. For broader financial services complaints, including those with a privacy element, you may contact the Australian Financial Complaints Authority (AFCA) at www.afca.org.au or by calling 1800 931 678. AFCA is our approved external dispute resolution scheme under our Australian Financial Services Licence.

WEBSITE INFORMATION AND CONTENT

The information on this website is provided for general guidance only and does not constitute legal advice. To the extent permitted by law, we make no representations about the accuracy or suitability of the content and will not be liable for any damages arising from its use. We reserve the right to modify the content of this site from time to time.

PERSONAL INFORMATION

When you interact with us via our website, we may collect information you provide including your name, contact details and the nature of your enquiry. We use this information to respond to your enquiries and to provide or improve our services to you.

CONTACT FORMS AND MARKETING

Our website includes forms that allow visitors to submit enquiries and to subscribe to our newsletters and other marketing communications. Information submitted via these forms is used to respond to your enquiry or to send you the communications you have requested. We will always give you the option to unsubscribe from marketing communications. We encourage you not to submit sensitive personal information via web forms — please contact us by telephone or email directly if you need to share sensitive details. Our website uses HTTPS encryption to protect information transmitted via web forms. If you have concerns about the sensitivity of information you wish to share, you are welcome to contact us directly by phone or email.

ANONYMOUS DATA

We use technology to collect anonymous information about the use of our website, for example when you browse our website our service provider logs your server address, the date and time of your visit, the pages and links accessed and the type of browser used. It does not identify you personally and we only use this information for statistical purposes and to improve the content and functionality of our website, to better understand our clients and markets and to improve our services.

COOKIES

In order to collect this anonymous data we may use cookies. Cookies are small pieces of information which are sent to your browser and stored on your computer's hard drive. Sometimes they identify users where the website requires information to be retained from one page to the next. Cookies by themselves cannot be used to discover the identity of the user and do not damage your computer. You can set your browser to notify you when you receive a cookie so that you can decide whether to accept it.

This Privacy Policy is reviewed annually and updated as required to reflect changes in our business practices or applicable laws. It is prepared in accordance with the Australian Privacy Principles (APPs) contained in the Privacy Act 1988 (Cth). The current version is always available on our website and upon request. Crucial Insurance and Risk Advisors Pty Ltd | ABN 93 166 630 511 | AFSL 451450 | Version 2.1 — Last reviewed: 26 June 2026