Bendigo Insurance Brokers Pty Ltd Privacy Statement

Effective Date: 1 December 2025

1. Overview

Your privacy matters to us.

This Privacy Statement supplements the Envest Group Privacy Policy, which explains how the Envest Group collect, use, store, and disclose your personal information in accordance with the **Australian Privacy Principles (APPs)** under the **Privacy Act 1988 (Cth)** and the **Information Privacy Principles (IPPs)** under the **Privacy Act 2020 (NZ)**, and provides information on how to access the personal information we hold about you, how to have the information corrected and how to complain if you think we have breached the privacy laws.

This Privacy Statement provides additional information about how Bendigo Insurance Brokers Pty Ltd 46 005 874 902 (collectively referred to as **"we", "our", or "us"** throughout this Privacy Statement) handles your personal information.

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2. Definitions

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

"Sensitive Information" is a sub-category of personal information and includes information about an individual's:

- racial or ethnic origin
- political opinions or memberships
- religious or philosophical beliefs
- trade or professional association memberships
- union membership
- sexual orientation or practices
- criminal record
- health, genetic or biometric information

"Related Companies" has the same meaning as in section 50 of the *Corporations Act 2001 (Cth)* and includes our group companies and corporate partners.

"You" or "Your" refers to any person whose personal information is collected, held, used, or disclosed by us, including users of our websites or services.

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3. Why we need to collect your personal information

We need to collect your personal information so that we can properly advise you about and assist you with, your insurance needs] which can include: Assisting calculating the risk of providing insurance products to you, to assess any claims you have lodged, etc, and as otherwise set out in the Envest Group Privacy Policy.

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4. How we use and disclose your personal information

We provide your information to insurance companies and agents that provide insurance quotes and offer insurance terms to you. Your information may also be provided to the companies that deal with your insurance claim such as loss assessors, claims administrators, and claims investigators. We also provide your information to the suppliers of our policy administration and broking systems that help us to provide our products and services to you.

We may also disclose your personal information for the purposes set out in the Envest Group Privacy Policy.

We do not trade, rent, or sell your information.

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5. Information we are required to collect

We are required to collect some information by law, including:

- Taxation laws
- Superannuation laws
- Anti-Money Laundering and Countering Financing of Terrorism laws

If you do not provide us with complete and accurate information, we cannot properly advise you, seek insurance terms for you, assist with claims, and you could breach your duty of disclosure.

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6. Information sent overseas

Your information may be given to an overseas:

- Insurer (e.g. Lloyd's of London) if we are seeking insurance terms from an overseas insurer;
- Administrative service provider; or
- Reinsurer.

Some of our service providers and data partners are located overseas. Your personal information may be disclosed to third parties located in:

- **United Kingdom (UK)**
- **Malaysia**
- **South Africa**
- **Singapore**

We will inform you of where the insurer, administrative service provider and/or reinsurer is located if it is possible to do so at the time of advising you.

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7. Direct Marketing

Unless you opt out of marketing communications, Bendigo Insurance Brokers Pty Ltd may use your personal information to send you:

- Product and service updates
- Newsletters, offers, or promotions
- Information from related companies or partners

You may receive these communications from Bendigo Insurance Brokers Pty Ltd or from one of our related businesses within the Aviso Branded Network.

You may opt out of marketing communications at any time by following the unsubscribe instructions or contacting us directly.

We may also use third-party services for campaign management and data analytics. These providers are subject to strict contractual confidentiality obligations.

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8. Further information

More information about how to access the personal information we hold about you, how to have the information corrected and how to complain if you think we have breached the privacy laws is available in the Envest Group Privacy Policy.
