

# Privacy Policy

Last updated 17 October 2023

Mums & Co is a trading name of Insurance Australia Limited ABN 11 000 016 722 (“We/us/our”).

As Mums & Co is an Insurance Australia Group Limited (IAG) business, this Privacy Policy must be read together with the IAG Master Privacy Policy, which describes how IAG collects, holds, uses and discloses your personal information. A copy of the IAG Master Privacy Policy is available at: <https://www.iag.com.au/master-privacy-policy>.

Your privacy is important to us and we are committed to handling your personal information in a responsible way in accordance with the Privacy Act. This is our Privacy Policy and it sets out how we collect, store, use and disclose your personal information. We recommend that you read it carefully.

You do not have to provide us with your personal information, but if you do not do so we may not be able to provide you with our products or services or process any of your specific requests.

By visiting the “Mums & Co” website (<http://www.mumsandco.com.au>), the Mums & Co member platform (<https://app.mumsandco.com.au>), applying for, renewing or using any of our products or services, interacting with us or providing us with your personal information, you agree to us collecting, holding, using, disclosing and otherwise handling your personal information as set out in the current version of this Privacy Policy.

## The personal information we collect

We collect the personal information necessary for us to provide you with the products and services you have requested from us, and to manage your claims.

Where we collect sensitive information, we will generally only do so where reasonably necessary and where the law allows us or authorises us to do so.

If you want to deal with us while not identifying yourself (i.e., anonymously or by using a pseudonym) we will allow you to do this where it is practicable (for example where you make a general enquiry of us). Please tell us if you wish to do this and we will indicate whether, given the nature of the transaction, it is practicable.

The personal information we collect and hold generally includes your name, address, date of birth, your business or company name, and contact details (such as your phone number and/or email address). When you create an account for the website, we may ask you for personal information including your username, password, email address, date of birth, gender and address. We may also collect other personal information about you (such as photos, illustrations, text, video, and still images).

## How we collect your personal information

We may collect your personal information in various ways, including via telephone, our website, hard copy forms, surveys or email. Whenever you choose to deal with us directly, we will where possible collect this personal information directly from you. We may also collect personal information that you post on the website.

However, there may be occasions where we collect your personal information from someone else. This may include from:

- members or users of the website that post personal information about you;
- third parties with whom we have arrangements in connection with marketing (including tailored advertising), measurement or analytics activities undertaken by us or our related companies;
- external service providers or our related companies; and
- publicly available sources.

On all occasions, your personal information is collected, held, used and disclosed by us in accordance with this Privacy Policy.

We may also seek to collect personal information about someone else from you (for example, if you request a product or service jointly with another person). However, you must not provide us with personal information about another person unless you have clear consent from that person to do so and let them know about this Privacy Policy and where to find it.

We may combine your personal information which we collect across this range of sources.

We may collect personal information about how you access, use and interact with the website. This personal information may include:

- content which you create and submit to the website, including through forums operated on the website;
- the location from which you have come to the site and the pages you visited;
- technical data, which may include your IP address, the types of devices you are using to access the website, device attributes, browser type, language and operating system; and
- web application analytics information and other information about how you use the application: such as how often you use the application, referral URL and exit page, the events that occur within the application, aggregated usage, performance data, and the application marketplace from where you downloaded or accessed the application.

### How we use your personal information

We only use your personal information for the purpose for which it was provided to us and related purposes as set out below:

- responding to your enquiries;
- to manage our relationship with you, including verifying your identity, maintaining your account, and processing payments you have authorised;
- facilitating our business operations for example, for managing our IT infrastructures, databases, websites and statistical and maintenance purposes;
- to detect, investigate, report and seek to prevent misuse of our products, fraud and crime;
- processing your survey or questionnaire responses for the purpose(s) notified in the survey or questionnaire (if you have chosen to participate in such);
- for market research so that we can better understand our customers' needs, test products and services and tailor our future products and services accordingly;

- providing you with marketing information regarding other products and services (of ours or of a third party) which we believe may be of interest to you if you do not opt-out of receiving such information; and
- quality assurance and training purposes.

If you are not a customer, your personal information will only be used for the specific purpose for which it was provided to us, and for business introductions, unless you have consented to other uses.

### How we disclose your personal information

Where appropriate we will disclose your personal information to our related entities and third parties including those who provide services to us. Third parties we may disclose your personal information to include:

- our employees and related bodies corporate;
- our contractors and other third parties that provide goods and services to us (including website and data hosting providers, and other suppliers);
- our accountants, insurers, lawyers, auditors and other professional advisers and agents;
- Meta and Google to enable us to do targeted online advertising;
- other members or users of the website where you have authorised us to do so, for example to provide business introductions; or
- government bodies, regulators, law enforcement agencies where required by law.

We will only disclose your sensitive information for the purposes for which it was initially collected, which are set out in this Privacy Policy, other directly related purposes or purposes to which you otherwise consent.

We may share your personal information with recipients who are located outside of the country in which you reside. Those recipients are likely to be located in New Zealand, Ireland, other countries in the European Union, the Philippines and the United States of America.

We may also disclose anonymised or pseudonymised information about you (including information that is aggregated with information about others) to our related companies and other third parties in connection with marketing (including tailored advertising), measurement or analytics activities undertaken by us, our related companies, our external service providers or those other third parties. However, such anonymised or pseudonymised information will not include information from which your identity is able to be determined.

We may also disclose your personal information to others outside of our related companies and external service providers where:

- we are required or authorised by law or where we have a public duty to do so;
- you have expressly consented to the disclosure or the consent may be reasonably inferred from the circumstances; or
- we are otherwise permitted to disclose the personal information.

If the ownership or control of all or part of the website changes, we may transfer your personal information to the new owner.

## How we use Cookies

We use online advertising services and platforms including:

- Meta
- Google
- Bonjoro
- ActiveCampaign
- Zapier

To use these services we use various technologies that allow tracking of online activity.

The most commonly used technology is cookies

Cookies are small text files that are placed on your computer or mobile device by websites that you visit. They are widely used in order to make websites work, or work more efficiently, as well as to provide web services and functionalities for users. We use cookies to provide us with anonymous information on the use of our website, to know what you find interesting, for security and to detect fraudulent activity, and to gather demographic information about our user group as a whole.

Most web browsers are set to accept cookies; however, you do not need to have cookies turned on to visit most of the website. Having cookies switched on will generally allow for a smoother and more tailored browsing experience, and is required for certain parts of the website's functionality. In the majority of cases, a cookie does not provide us with any personal information.

## Online Advertising

Cookies for online advertising will disclose your browser information to providers such as Meta, LinkedIn, Twitter and Google.

These services match information about you which they hold with information about which websites you visit. We then use this information to show you more relevant advertisements, limit the number of times you see an advertisement and to measure the effectiveness of an advertising campaign. Without these cookies you are likely to see less personalised advertising.

If you have agreed to allow us to use cookies, you can withdraw your consent at any time, by emailing us at [mumsandco@iag.com.au](mailto:mumsandco@iag.com.au).

To opt-out of this type of personalised advertising, you can go to the settings in your Meta account, select Settings and Privacy, select Ads, and then Ad Settings, and then "Data about your activity from partners" and review your choice in this setting.

It is also possible to stop your browser from accepting cookies altogether by changing your browser's cookie settings. You can usually find these settings in the "options" or "preferences" menu of your browser.

## Do we use your personal information for direct marketing?

We will use your personal information to offer you products and services we believe may interest you, but we will not do so if you tell us not to. These products and services may be offered by us, our related companies, our other business partners or our service providers. Where you

receive electronic marketing communications from us, you may opt out of receiving further marketing communications by following the opt out instructions provided in the communication.

### Holding personal information

We hold personal information electronically and on paper/in hard copy.

For the personal information we hold electronically we take reasonable security measures including firewalls, secure logon processes, encryption and intrusion monitoring technologies.

For the information we hold in hard copy/on paper we have in place reasonable confidentiality procedures and we also take reasonable security measures.

We also require our third party service providers to hold personal information securely.

### Accuracy, access and correction

We take reasonable steps to ensure the personal information we collect and hold about you is accurate, complete and up-to-date. However, we rely on you to advise us of any changes to your personal information or corrections required to the personal information we hold about you.

Please let us know as soon as possible if there are any changes to your personal information or if you believe the personal information we hold about you is not accurate, complete or up-to-date.

We will, on request, provide you with access to the personal information we hold about you unless otherwise required or permitted by law. We will notify you of the basis for any denial to access your personal information. We may ask you to complete a Personal Information Access Request Form' and may charge you a reasonable service fee for retrieving and sending the personal information to you, but we will not charge you just for making the request.

### What if you have a complaint?

If you wish to make a complaint about a breach of this Privacy Policy or the privacy principles of the *Privacy Act 1988* (Cth), you can contact us using the contact details below. You will need to provide us with sufficient details regarding your complaint, as well as any supporting evidence and/or information.

We will refer your complaint to our Privacy Officer who will investigate the issue and determine the steps we will undertake to resolve your complaint. We will contact you if we require any additional information from you and will notify you in writing of the determination of our Privacy Officer.

If you are not satisfied with our determination, you can contact us to discuss your concerns or complain to the Australian Privacy Commissioner via <http://www.oaic.gov.au>

### Revision of our Privacy Policy

We may change this Privacy Policy from time to time. If we do so, we will notify you in such manner as we consider reasonably appropriate, including by making the revised version available on our website. Please review our Privacy Policy or website periodically for any changes. You may also obtain a copy of the current version of this Privacy Policy by contacting us.

If you do not agree with any changes to this Privacy Policy, we may not be able to continue providing our products or services to you.

Your continued use of our websites, products or services, requesting our assistance, applying for or renewal of any of our products or services or the provision of further personal or sensitive

information to us after this Privacy Policy has been revised, constitutes your acceptance of the revised Privacy Policy.

#### How to contact us

If you have any questions or concerns about this Privacy Policy or its implementation, please contact us via email at [mumsandco@iag.com.au](mailto:mumsandco@iag.com.au).