



Privacy Policy

Overview

This Privacy Policy describes how Bunker Insurance collects, holds, uses and discloses personal information consistent with the Privacy Act 1988 and the Australian Privacy Principles found in that Act.

This Privacy Policy is also notification to individuals of the matters required to be notified by the Australian Privacy Principles.

We will review this policy regularly, and we may update it from time to time to ensure we are complying with any legislative changes.

As a professional organisation, Bunker Insurance collects, holds, uses and discloses personal information to carry out its activities. We are committed to protecting the privacy of the personal information we collect and receive.

Collection of Personal Information

The kinds of information we collect will depend on which of our products or services are used and how you use the facilities offered. The kinds of personal information that Bunker Insurance collects and holds include;

- Name, Gender
- Date of Birth
- Contact Details (for example, postal address, email address, telephone numbers)
- Financial Information

Bunker Insurance generally collects personal information directly from you and, in particular, from paper and electronic forms that you complete and provide to us. If you do not provide us with your personal information, we may not be able to provide you with the appropriate services.

Bunker Insurance uses social networking services such as Facebook and LinkedIn to communicate with the public about its activities. Bunker Insurance may collect your personal information when you communicate with us by using these social networking services, and the social networking services will also handle your personal information for their own services. These social networking sites have their own privacy policies.

Use and Disclosure of Information

Bunker Insurance will not use your personal information for any purpose that you would not reasonably expect Bunker Insurance to use it for. If we need to use your personal information for a purpose other than one that we believe you would reasonably expect, we will seek your specific consent.

Bunker Insurance will not generally disclose personal information to parties outside Bunker Insurance, other than for a purpose directly related to our activities as a professional organisation and provision or improvement of our services.

In order to deliver our services to you, we occasionally need to disclose personal information to our agents, contractors or third-party service providers, such as providers of administrative, telecommunications, information technology/computer or other services. These service providers support the operation of our business and are under contract to Bunker Insurance to keep personal information confidential and secure.

Personal information is occasionally disclosed to contracted partners, on a strictly confidential basis, for the purpose of conducting professional development events. Bunker Insurance does not provide or sell any personal information to external organisations for commercial purposes.



Your personal information may be disclosed to other parties where you have agreed or it is required or authorised under an Australian law or by court/ tribunal orders.

Bunker Insurance is in strategic partnerships with overseas professional bodies located in the United Kingdom. We may need to disclose your personal information to an overseas recipient in order for you to access their services or intellectual property. We will only disclose the minimum information required for this purpose. Bunker Insurance's contractual agreements with these organisations include requirements that these organisations deal with such personal information in accordance with applicable Australian Privacy Principles.

In addition, at our events we sometimes take photographs of our Clients and may publish these images to advertise or for our social media accounts. Please inform us if you do not allow us to publish these images.

Security

Bunker Insurance maintains strict standards and security procedures to prevent misuse, interference and loss, unauthorised access, modification or disclosure.

Personal information received by Bunker Insurance is held electronically on the information technology systems of Bunker Insurance. Your information may only be accessed by Bunker Insurance's authorised employees and contractors which require access in connection with the purposes described in this Policy.

Should you no longer remain as a Client of Bunker Insurance, your information is retained in case of a requirement for restoration of our services or authorised by law or a court/tribunal order. Information collected by Bunker Insurance from prospective members will be destroyed within 7 years from collection should you not proceed with the services.

Website Policy

Internet transmission of information

Bunker Insurance cannot ensure the security of any information transmitted over the Internet and individuals send personal information at their own risk. However, once we receive a transmission, we take reasonable steps to ensure that personal information is secure on our systems and those of our agents and protected from loss, misuse and unauthorised access.

Employee Records

Bunker Insurance is generally exempt from the Privacy Act 1988 when it collects and handles employee records. However, our policy is to protect the personal information of its employees as it does other personal information.

Links to other websites

Our website contains links to other websites and this policy does not apply to these linked websites. We encourage you to read the privacy policy of every website you visit.

Access to information

In order to provide you with services and benefits, Bunker Insurance relies on the accuracy of personal information that you provide. You should promptly notify Bunker Insurance if there are any changes to your personal information.

You can request access to personal information that Bunker Insurance holds about you, and you can request that Bunker Insurance corrects that personal information. Bunker Insurance will give you access to your personal information, and will



take reasonable steps to correct if Bunker Insurance considers that it is incorrect, unless there is a law that requires us not to.

If Bunker Insurance refuses to give you access to your personal information, or to correct it, Bunker Insurance will notify you in writing and will provide reasons.

If you would like access to or correct your personal information, contact our Privacy Officer (details below).

SMS Communications Consent:

- **Consent:** By opting in, you agree to receive SMS messages from Bunker Insurance, including appointment reminders, updates, and promotions as described upon opting in.
- **Frequency:** The number of messages you receive will vary based on your interaction and service use.
- **Costs:** Standard message and data rates from your carrier may apply.
- **Opt-Out:** You can stop receiving messages by replying "STOP" to any SMS. You'll receive a final confirmation message thereafter.
- **Help:** For assistance, reply "HELP" to any message or contact our customer support by phone at 1300 029 068 or email at hello@bunkerinsurance.com.au
- **Privacy:** We handle personal information per our Privacy Policy.
- **Amendments:** We may change this policy at any time, with updates effective upon posting. Continuing to receive messages signifies acceptance of these changes.

Exercising your other rights

You have a number of other rights in relation to the personal data that Bunker Insurance holds about you. You have the right to

- Opt-out of direct marketing, and profiling for marketing
- Opt-out of processing for research/statistical purposes, or processing on the grounds of 'public interest' or 'legitimate interest'
- Erasure
- Data portability, and
- Temporary restriction of processing

To seek to exercise any of those rights, please contact our Privacy Officer.

To contact our Privacy Officer

If you have an enquiry or a complaint about the way we handle your personal information, or to seek to exercise your privacy rights in relation to the personal information we hold about you, you may contact our Privacy Officer as follows

Name: Viktor Vukovic
Phone: 07 3667 8230
Email: admin@siriusinsurance.com.au

We will endeavour to resolve complaints quickly and informally, if you wish to proceed to a formal privacy complaint, we request that you make your complaint in writing to our Privacy Officer, by mail or email. We will acknowledge your formal complaint within 10 working days.

Changes to this Policy

We may amend this Privacy Policy from time to time. The current version will be posted on our website and a copy may be obtained free of charge from our Privacy Officer.

Bunker Insurance Pty Ltd

Authorised Representative of Sirius Insurance Pty Ltd (AFSL 550946)

ABN: 26 683 590 516

Address: 123 Margaret Street, Toowoomba City, QLD 4350

Phone: 1300 029 068

Email: hello@bunkerinsurance.com.au

Website: www.bunkerinsurance.com.au/