



## Privacy Notice

This Privacy Policy sets out how Qubit collects, stores, uses, and discloses personal information. Where required by law, we'll provide you with privacy information (in the form of a Privacy Notice or other privacy disclosure documentation) which is specific to the products or services you want to obtain from us, or specific to your dealings with us.

### What is personal information?

Personal information is information or an opinion about an identified individual, or an individual who is reasonably identifiable:

- whether the information or opinion is true or not; and
- whether the information or opinion is recorded in a material form or not.

### What kinds of personal information do we collect and hold?

The personal information collected and maintained by Qubit generally includes

1. Contact information : Name, address, email, telephone number
2. General information : your status as director or partner, job designation, or other ownership or management interest in an organisation, your signature
3. Education and employment information : Educational background, employer details and employment history, skills and experience, professional licenses
4. Insurance and claim information : Policy and claim numbers, relationship to policyholder, insured, claimant or other relevant individual, date and cause of loss and other information relevant to insurance policy issuance, and claim assessment and settlement. For liability insurance, this will include details of the dispute, claim or proceedings involving you.
5. Other information: We may obtain information about criminal records or civil litigation history. We may keep Information to detect, investigate or prevent crime, including fraud and money laundering
6. Marketing preferences, marketing activities and customer feedback : Marketing preferences, information relating to responses to voluntary customer satisfaction surveys
7. If you apply for employment, we collect information including your name, address, contact details, current and past employment details, qualifications, professional memberships, proof of residency, referee details, and other relevant recruitment information.

### Why we collect your Personal Information

The primary purpose for our collection and use of your personal information is to enable us to provide insurance services to you, including to process and settle claims; make offers of



products and services provided by us, our related companies, brokers, intermediaries, business partners, service providers and others what we have an association with that may interest you; conduct market or customer research to determine those products or services that may suit you.

You can choose not to receive product or service offerings from us (including product or service offerings from us on behalf of our insurers, our brokers, intermediaries, our business partners and/or our service providers by writing to [info@qubituw.com](mailto:info@qubituw.com). If you do not provide your personal information we require, we may not be able to provide you with our services, including settlement of claims.

### How do we collect your personal information?

We collect personal information directly from you in person, in writing, over the telephone or by email. We may also collect information from:

- your agents or representatives (e.g., brokers, legal advisers);
- a co-insured on your policy;
- third parties you have authorised;
- our related entities' agents, distributors, and service providers;
- other insurers and insurance reference bureaus;
- claims parties (e.g., witnesses);
- statutory or government authorities;
- marketing organisations and purchased lists;
- publicly available sources; and
- unsolicited sources if relevant.

Unless required or permitted by law, we will obtain your consent before collecting sensitive information.

### For what purposes do we collect, hold, and use your personal information?

We collect, hold, and use your personal information to:

- provide products and services;
- assess risks, underwrite, issue, and manage insurance policies;
- assess and manage claims;
- conduct marketing and customer research;
- manage complaints and disputes;
- monitor and improve services;
- detect and prevent fraud;
- comply with laws and regulations;
- process employment applications.

### Who do we disclose your personal information to and why?



We may disclose your personal information to others with whom we have business arrangements for the purposes listed in the paragraph above or to enable them to offer their products and services to you. These parties may include insurers, intermediaries, reinsurers, related companies, our advisers, persons involved in claims, external claims data collectors and verifiers, parties that we have an insurance scheme in place with under which you purchased your policy. Disclosure may also be made to government, law enforcement, dispute resolution, statutory or regulatory bodies, or as required by law.

#### Disclosure overseas

Your personal information may be shared with other companies within the Qubit Group, as well as with insurers, reinsurers, business partners, and service providers, some of whom may be located overseas. The countries to which this information may be disclosed can vary over time and may include Hong Kong, Singapore, the United Kingdom, and other jurisdictions where the Qubit Group operates, where insurers we underwrite for are based, or where our service providers are located. We regularly review the security of the systems used to transmit personal information overseas. Any information disclosed will only be used for the purposes outlined above and for system administration.

#### How do we hold your personal information?

Your personal information may be stored on secure computer systems or databases; in paper records; and in telephone recordings. We maintain physical, electronic, and procedural safeguards to protect your information.

#### Access to and Correction of Your Personal Information

You may access and request corrections to your personal information by contacting Qubit.

#### Making a Complaint

If you believe we have breached our privacy obligations, contact us. If unresolved, you may lodge a complaint with the Office of the Australian Information Commissioner.

#### Changes to this Privacy Policy

We may amend this Privacy Policy from time to time. Updates will be published on our website.

#### Data Security and Integrity

Qubit uses reasonable and appropriate technical, physical, legal, and organisational measures, which comply with data protection laws to keep Personal Information secure, taking into account the nature, scope, context, complexity, risks and purposes of the processing of Personal Information. We have implemented appropriate data protection policies that provide for the security measures. We also train our colleagues regularly on data protection and information security.



As most of the Personal Information we hold is stored electronically we are using Microsoft solutions with appropriate IT security measures to ensure the Personal Information is kept secure. We also train our staff regularly on data protection and information security.

When Qubit engages a third party (including our service providers) to collect or otherwise process Personal Information on our behalf, the third party will be selected carefully and required to use appropriate security measures to protect the confidentiality and security of Personal Information.

Qubit means Qubit Underwriting Pty Ltd