



Our Privacy Policy

In this privacy policy, "FreightInsure", "we", "us" and "our" means FreightInsure Pty Ltd ABN 56 659 137 550.

FreightInsure is subject to the *Privacy Act 1988 (Cth)* ("Privacy Act") and the Australian Privacy Principles ("APPs").

This Privacy Policy explains how and why we collect, use, hold and disclose personal information about individuals ("you", "your"). It also explains how you can access and correct your personal information, and how to make a complaint if you are not satisfied with the way we have dealt with your personal information.

What is personal information

FreightInsure considers "personal information" to mean any information or opinion about an identified individual or an individual who can be reasonably identified from the information or opinion. If the information does not disclose your identity or enable your identity to be reasonably ascertained, it will in most cases not be classified as "personal information" and will not be subject to this privacy policy.

What personal information do we collect and hold?

We collect information about you from your interactions with us or via third parties, for example when you use our online forms, APIs, bulk upload processes or our browser extension to quote for a new policy, or when providing claim details to our related companies for claims lodgment and handling. The personal information which we collect and hold about you may include: a person's name, address, phone number, email address, business name (which in some cases may relate to a person's name), details of any property you insure, and your financial details, including limited card payment details or bank account details (only if you pay us by direct debit). This information may include associated metadata, possibly including geolocation data, browser data and session tokens. It may include information about your use of our services, information needed for insurance policies you investigate and related claims, details of enquiries or complaints you make.

What do we use your personal information for?

We may use the personal information we collect and hold to provide and administer our products and services, including to generate quotes, issue and manage insurance policies, process payments, authenticate users and complete transactions, facilitate policy amendments, lodgments and claims handling, respond to enquiries and complaints, communicate with you about our services, support targeting advertising and marketing where permitted, prevent and detect fraud or misuse of our services, provide customer support, and comply with our legal and regulatory obligations. Claims handling and decision making and fraud detection may be substantially undertaken by automated computer programs and AI tooling to provide recommendations to human decision makers.

How we collect your personal information

We may collect personal information from you whenever you input such information into our website, online insurance, bulk upload or freight booking forms or APIs (whether operated by us or third parties), claim forms (whether operated by us or related third parties) or complaint forms. Some of this information may be automatically collected via our browser extension. We may also collect information about you from third parties in some circumstances, including other people who may have

relevant information about a consignment you have covered, an insurance policy you have quoted or bound, or an insurance claim you have made.

We also collect cookies from your computer when you use our website. Cookies enable us to tell when you use our online tools or website and also to help customise your website experience. They help websites remember information about your visit, like your country, language, login session, referral-tracking and other settings. They can also help make your next visit easier. In some cases cookies may identify users. You can adjust your browser settings to be notified when you receive a cookie and decide if you want to accept it. Please note that if you choose to disable some categories of cookies that we use, you may experience reduced functionality or be prevented from using our website altogether. To learn more on how to disable cookies on your browser, please consult your browser "help" section or go to aboutcookies.org.

We may also use third-party tracking pixels to collect information about your interactions with our website, customer portal and online communications, such as the pages you visit, links you select, whether you have opened or interacted with an email, your device and browser information, and the website or advertisement that referred you to us. This information may be used to measure the effectiveness of our website, customer portal, emails and advertising, understand how users engage with our services, and support targeted advertising, including by enabling third parties to recognise your browser or device over time and across different websites.

If you (or your employer) have enabled our browser extension, we may collect shipment, quote and policy information through the browser extension when you interact with freight carrier websites, request a quote and/or purchase cover. This may include your pickup and delivery addresses, goods information, declared value, consignment number and other transaction information, as well as your contact details (name, email address and, in some cases, phone number). The browser extension may check website addresses (including in open browser tabs), to identify relevant carrier sites and to complete authentication with the FreightInsure website, but it does not place device identifiers on your device or track your activity across other websites. It may place a short-lived cookie on your device to enable tracking of referrals. Whilst the browser extension may be enabled to automatically purchase insurance policies, the browser extension does not capture or store your payment card details as payments are processed through securely hosted payment forms. Some of the information captured by the browser extension may be disclosed to the third party service provider which operates the browser extension on our behalf.

Security

We employ a range of technical and organisational measures designed to protect the personal information we collect. We store most information about you in computer systems and databases operated by either us or our external service providers. Once we no longer require personal information about you for any purpose under the Privacy Act, we will take reasonable steps to securely destroy or deidentify it.

Access to and correction of your personal information

Depending on the jurisdiction in which you are located, you may request access to, or correction of, the personal information that we hold about you by contacting us using the details set out in the "How to contact us about privacy" section below. There are some circumstances in which we are not required to give you access to or correct your personal information.

There is no charge for requesting access to your personal information, but we may require you to meet our reasonable costs in providing you with access (such as photocopying costs or costs for time spent on collating large amounts of material).

We will respond to your requests to access or correct personal information in a reasonable time and will take all reasonable steps to ensure that the personal information we hold about you remains accurate, up to date and complete.

Complaint procedure

If you have a complaint concerning the manner in which we maintain the privacy of your personal information, including the way we handled your access or correction request, please contact us as set out below. All complaints will be considered by the Privacy Manager and we may seek further information from you to clarify your concerns. We will consider your complaint through our internal complaints resolution process and endeavour to respond with a final decision within 30 calendar days of you first making the complaint if all necessary information has been provided. If we agree that your complaint is well founded, we will, in consultation with you, take appropriate steps to rectify the problem. If you remain dissatisfied with the outcome, you can approach an independent advisor or contact the Office of the Australian Information Commissioner (www.oaic.gov.au) for guidance on possible alternative courses of action.

Disclosure of personal information

Your personal information may be disclosed to our related companies and third parties who provide services to us or on our behalf, some of whom are located overseas. Australia is the primary data-residency country for all information collected by FreightInsure. However, we have related companies in New Zealand and overseas providers currently located in Sri Lanka and the United States of America, to whom personal information may be disclosed. Our overseas providers may change from time to time, and we may need to disclose personal information to other countries not listed.

If your personal information is transferred to an overseas jurisdiction, we will take reasonable steps to secure a contractual commitment from the recipient to handle your information in accordance with the Australian Privacy Principles and relevant Australian laws.

Changes to privacy policy

This policy was last updated in July 2026. We may change this privacy policy from time to time. You can obtain a copy of our current privacy policy from our website or by contacting us using the details below.

How to contact us about privacy

If you have any queries, or if you seek access to or correction of your personal information, or if you have a complaint about our privacy practices, you can contact us through: feedback@freightinsure.com.au