

Privacy policy

Effective 15 December 2025

Honey Insurance Pty Ltd (ABN 52 643 672 628, AFSL 528244) is bound by the Australian Privacy Principles under the *Privacy Act 1988 (Cth)*. This document describes what personal information we collect about you, how we use it, and share it. You can access this policy at any time on our website at honeyinsurance.com/privacy or contact us to request a copy.

Our responsibility to safeguard your privacy

At Honey Insurance, we consider your data to be continuously yours, and that your personal information remains private unless you choose otherwise. We do our very best to protect the confidentiality and security of the information that you share with us.

What kind of information do we collect?

Things you do and information you provide

When you sign up for Honey Insurance, we collect personal information from you. The type of information depends on what you choose to share with us and how you use Honey Insurance. This may include:

- Your name, date of birth, and gender
- Contact details such as your residential address, telephone numbers, email and social media handles
- Information needed to provide a product or service, such as:
 - Underwriting information, like your claims history and house history, financial institution account details, like your credit card or bank account number
- Information obtained as part of the management and processing of a claim, like information on a police report
- Details of insurance policies you hold or have held
- Sensitive information like health or criminal information, where it's relevant to underwriting, dealing with, managing or processing a claim
- Your location or activity, like IP address, and whether you've accessed third-party sites
- Other information we think will be relevant

We'll only collect sensitive information with your consent or when required or authorised by law.

If you choose not to provide us with the information we've requested, in most cases, we may not be able to provide the product or service you have applied for, or administer a service you've already purchased. When this happens, we'll advise you why.

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We also collect other information you provide when you use our products or services, including when you sign up for an account, purchase a financial product, or make a claim. We collect information about how you use our products or services, such as the content you view or engage with, or the frequency and duration of your activities.

Depending on the permission you give us, we'll collect information from or about the computers, phones, or other devices where you install or access our products or services. We may use the information we collect to provide consistent products and services across your devices. Here are some examples of the device information we collect:

- Attributes such as the operating system, hardware version, device settings, file and software names and types, battery and signal strength, and device identifiers
- Device locations, including specific geographic locations, such as through GPS, Bluetooth, or Wi-Fi signals
- Connection information such as the name of your mobile operator or ISP, browser type, language and time zone, mobile phone number and IP address

Information from third-party partners

Most of the time, we collect your personal information directly from you when we can. Sometimes we collect your personal information from someone else, like:

- Our authorised representatives, distributors, referrers, agents, business partners, affiliates, insurers or related companies
- Our service providers
- Third parties to assess a claim
- People you have authorised us to deal with your policy
- The Australian Financial Complaints Authority or any other external dispute resolution body
- The Insurance Reference Services, by accessing the Insurance Reference Services database
- Any other organisation or person to whom you have given consent to provide your personal information to us or given consent to us to collect personal information from them

Telephone, email and chat conversations

All telephone conversations with customers are recorded and safely maintained for quality and coaching purposes. All emails and chat sessions are also stored securely.

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How do we take care of your personal information?

We care about your personal information security and take steps to protect it from being exploited. We do this through:

- Confidentiality requirements and privacy training of our employees
- Security measures to control access to our systems and premises
- Only giving access to personal information to a person who is verified to be able to receive that information
- Ensuring third parties meet Honey's privacy obligations
- Electronic security systems, such as firewalls and data encryption on our website.

We keep your personal information only for as long as necessary to fulfil the purposes we collected it for, including to satisfy any legal, accounting or reporting requirements. When we no longer need your personal information, it will be destroyed or de-identified.

Privacy when using our website or app

When you use our mobile app or visit our website, we may collect personal information to manage your account, help you request a quote, or access other features. This information is collected with your consent through the forms you fill out on our platforms. If you choose to send us personal information online, be aware that you're doing so at your own risk. We encourage you to be mindful when using digital services.

Using shared devices

If you're using a shared device to access your account or interact with our services, we recommend switching to guest mode and incognito if it's available. This gives you a temporary, private session that clears your activity once you're done.

To help keep your information safe:

- Always log out when you're finished
- Close your browser windows
- Avoid saving your passwords or personal info on shared devices

These simple steps can help protect your information from unauthorised access.

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How do we use your information?

We'll use your personal information for the purposes for which we collected it, as well as related purposes, such as:

- Dealing with your enquiries
- Considering your application for a product or service
- Pricing an insurance policy (including deciding what excess to offer and determining if any discounts are available)
- Providing a product or service
- Processing claims
- Debt collection
- Managing complaints
- Managing our business operations (including our IT infrastructure and website) and company research and development
- Marketing purposes
- Audit, quality assurance and training
- Any other purposes that we let you know about when we collect your personal information, and as allowed by law

You can contact us at any time to opt out of marketing communications or unsubscribe by following the links in any relevant emails or SMSs.

Cookies and digital tracking

We use cookies and similar digital tools to understand how people use our website and mobile app, and to make sure everything works as smoothly as possible.

Cookies don't give us access to your hard drive or control your device, they just help us remember things like your preferences or how often a page is visited.

You can adjust your browser settings to block cookies or ask before they're used. Blocking cookies might affect how some parts of the site or app work.

Data analytics and insights

We may combine customer data with publicly available information or statistics to help us understand what's working and how we can improve. This analysis is usually based on aggregated or anonymous data, so it doesn't identify you personally.

It helps us deliver better experiences, build better products, and make sure we're offering services that matter to you.

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How is your information shared?

We share your personal information with third-party service providers to provide our products and services to you. We may also share your personal information:

- If we are required to by a court order, subpoena or other legal requirements
- You have consented to us sharing it with a third party for a particular purpose
- With an insurance broker or agent acting on your behalf
- Where a third party must assist us in providing our products and services, for example, reinsurers, insurance intermediaries, insurance reference bureaus, lawyers, accountants, loss adjusters
- For any other purposes that are in reasonable expectations or where allowed by law

Some examples of these third parties that we may share your personal information with are:

- Our authorised representatives, distributors, referrers, agents, business partners, affiliates
- Our insurers or underwriters
- Insurance Reference Services (a member-based organisation supporting Australian general insurance company members with understanding policyholder claims history)
- Our service providers or professional advisers

Third parties will only be given access to your information as is reasonably necessary. We require that third parties comply with our privacy policy, our data security requirements, and any applicable laws.

Anonymity and pseudonymity

Australian privacy law gives you the option to not identify yourself or use a pseudonym unless we're required or authorised by law or a court/tribunal to identify you, or it is impracticable to deal with you anonymously or by a pseudonym. Where it's lawful and practicable, you may choose to remain anonymous or use a pseudonym when dealing with us (e.g. when making a general enquiry).

Sharing outside of Australia

If your personal information is collected or supplied to an organisation outside of Australia, we'll ensure it's held, used or disclosed only under the Privacy Act. We may store your information in the cloud or other networked or electronic systems. As electronic or networked systems can be accessed from various countries through an internet connection, it's not always practicable to know which country your information may be held in. If your information is held in this way, disclosures may happen in overseas countries. If this happens, we'll ensure that it's held, used or disclosed only under the Privacy Act.

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Additional rights for individuals located in the European Economic Area and the United Kingdom

GDPR contains data protection requirements that apply to all businesses based in the EU and those based outside the EU who offer products or services to, or monitor the activity of, people living in the EU. Some businesses, such as Honey Insurance, covered by the *Australian Privacy Act 1988 (Cth)*, must also comply with GDPR. Under GDPR, personal information must be processed in a lawful, fair, and transparent manner. This means we must provide you with more information about how we collect, use, share and store your personal information and information about your rights as in data protection law. As Honey Insurance offers financial products and services to customers in Australia only, GDPR doesn't generally apply. Policies and procedures that involve the design, implementation or management of processes and systems that handle personal data take into account GDPR requirements.

How will we notify you of changes to this document?

From time to time, we may need to update this document. We'll let you know what the changes are by email. Your continued use of our service after you receive an email of changes means that you've accepted the changes.

How can I access or correct information about me?

We'll always give you access to your personal information unless there are legal reasons why we can't. You can call us on 137 137 or email us on privacy@honeyinsurance.com to access or correct your personal information that we hold. We'll give you access to your information in the format you ask for, where it's reasonable and practical. We may charge you a small fee to cover the costs when we give you access, but we'll always check with you first.

If we can't give you access, we'll explain why in writing. If you have concerns, contact us about them.

What happens if something goes wrong?

If any of the personal information under our control is compromised because of a security breach, we'll take reasonable steps to investigate. Under the Notifiable Data Breaches Scheme, we'll notify you if your personal information is involved in a data breach that is likely to result in serious harm. This notification will include recommendations about the steps you should take in response to the breach. We will also notify the Office of the Australian Information Commissioner (OAIC) of eligible data breaches.

Privacy policy

Contact Honey Insurance about privacy

If you have questions about how we handle your personal information, need to update your details, or want to access the information we hold about you, we're here to help.



Call us on
137 137



Email us at
privacy@honeyinsurance.com

Raising a privacy concern or complaint

If you're concerned about how we've handled your personal information, let us know, and we'll do our best to make things right.

How to make a complaint

The first step is to contact us. Our team will look into your concern and aim to resolve it.



Call us on
137 137



Email us at
feedback@honeyinsurance.com



Visit our website at
honeyinsurance.com/feedback

We'll confirm we've received your complaint and aim to respond as soon as possible.

If you're still not happy

If you're not satisfied with how we've handled your complaint, contact the Office of the Australian Information Commissioner (OAIC). They are the independent body that oversees privacy rights in Australia.

Phone: 1300 363 992
TTY: 1800 620 241
Email: privacy@privacy.gov.au
Website: oaic.gov.au
Mail: GPO Box 5218, Sydney NSW 1042