Privacy Policy

Stellar Insurance Brokers Pty Ltd

Effective 11 September 2026
Version 3.0

Entity	Stellar Insurance Brokers Pty Ltd
ABN	53 627 106 496
Authorisation	Corporate Authorised Representative 001269270 of SureInsure Pty Ltd, AFSL 525177
Privacy Officer	Nicole Davies
Contact	1300 270 280 | admin@stellarinsurance.com.au

1. About this policy

Stellar Insurance Brokers Pty Ltd (Stellar, we, us or our) is committed to protecting personal information and handling it openly and transparently. This policy explains how we collect, hold, use and disclose personal information in connection with our insurance broking, risk management, claims assistance, business operations, website and digital services.

We handle personal information in accordance with the Privacy Act 1988 (Cth), the Australian Privacy Principles (APPs), the Notifiable Data Breaches scheme, the Spam Act 2003 (Cth) where applicable, and other applicable Australian laws and regulatory obligations. This policy should be read with our Financial Services Guide, Terms of Engagement and any collection notice given for a particular service.

This policy applies to clients, prospective clients, insured persons, claimants, representatives of businesses, website visitors, suppliers, contractors, employment applicants and other individuals whose personal information we handle.

2. Our insurance broking authorisation

Stellar is a Corporate Authorised Representative (CAR 001269270) of SureInsure Pty Ltd (ABN 11 642 332 698, AFSL 525177). SureInsure is responsible for the financial services Stellar provides under that authorisation. Privacy enquiries and privacy complaints should first be directed to Stellar's Privacy Officer using the contact details in section 25. Financial services complaints are handled under the process described in our Financial Services Guide.

3. What is personal information?

Personal information is information or an opinion about an identified individual, or an individual who is reasonably identifiable. Sensitive information receives additional protection and may include health or medical information, disability or injury information, racial or ethnic origin, religious or philosophical beliefs, criminal record information, sexual orientation or practices, biometric information and membership of professional, trade or other associations.

4. What personal information do we collect?

The information we collect depends on the products or services requested and may include:

- identity and contact details, including date of birth, address and identification-document details;
- information about family members, employees, directors, officers, beneficiaries and other insured persons;
- financial and business information, including income, turnover, wages, assets, liabilities, payment information, occupation and business activities;
- details of property, vehicles, vessels, equipment, valuables and other assets;
- insurance history, claims history, previous policies, risk information and relevant regulatory information;
- health, medical, disability, injury, criminal or driving information where relevant;
- incident, circumstance, loss, dispute and claim information, including photographs, reports, valuations, invoices and contracts;
- communications with us, including emails, calls, meeting notes and correspondence;
- website, portal, online-form and electronic-service information; and
- information needed for legal, regulatory, compliance, identity-verification, cybersecurity and fraud-prevention purposes.

5. Information about other people

If you give us personal information about another person, you should ensure that you are authorised to do so and, where appropriate, make that person aware of this policy. We may ask you to confirm your authority or obtain the person's consent.

6. How do we collect personal information?

We generally collect information directly from you when you request advice or a quotation, complete a proposal or declaration, instruct us to arrange or administer insurance, notify a claim or circumstance, communicate with us, provide documents, use our website or portal, attend a meeting, participate in a survey or promotion, apply for employment, or provide services to us.

We may also collect information from insurers, underwriting agencies, wholesale brokers, insurance markets, reinsurers, premium funders, claims managers, assessors, investigators, repairers, health providers, advisers, authorised representatives, family members, employers, government agencies, regulators, public registers, identity-verification or fraud-prevention providers and other lawful sources. Where required, we take reasonable steps to notify you about the circumstances of collection.

7. Why do we collect, use and disclose information?

- to understand your circumstances, insurance needs and risk exposures;
- to provide insurance broking, risk management and related services;
- to obtain, assess and compare quotations and arrange, renew, amend, administer or cancel policies;
- to communicate with insurers, underwriting agencies, wholesale brokers, insurance markets, reinsurers and premium funders;
- to assist with claims, complaints, disputes, recoveries and legal rights;
- to verify information, assess insurance eligibility and prevent fraud;
- to issue invoices, statements, policy documents and other communications;
- to manage our client relationship, service quality, training, audits and compliance;
- to protect our systems and respond to cybersecurity or privacy incidents;
- to improve systems, services, workflows and client experience; and
- to meet legal, regulatory, professional, contractual and business-administration obligations.

We may use or disclose information for another purpose where you have consented, where you would reasonably expect it and the purpose is related to the primary purpose, or where the use or disclosure is otherwise permitted or required by law.

8. Insurance applications and disclosure obligations

Complete and accurate information is important so that we can understand your circumstances, provide appropriate advice and assist with insurance. Depending on the type of insurance and applicant, you may have a duty to take reasonable care not to make a misrepresentation, a duty of disclosure, an obligation to notify changes or circumstances, or another obligation under insurance law or the policy. Incomplete or inaccurate information may affect an insurer's decision, policy terms, premium, validity of cover or response to a claim. We will explain the relevant obligation when arranging or renewing insurance.

9. Sensitive information

We collect sensitive information only where it is reasonably necessary for our functions or activities and you consent, collection is required or authorised by law, or another permitted exception applies. We use or disclose it only for the purpose collected, a directly related purpose you would reasonably expect, a purpose you consent to, or another permitted purpose.

10. Who may receive personal information?

- insurers, underwriting agencies, wholesale brokers, insurance markets and reinsurers;

- premium funders, financial institutions and payment processors;
- claims managers, loss adjusters, assessors, investigators, recovery agents, repairers, builders, engineers, valuers, medical providers and other experts;
- solicitors, accountants, auditors, compliance consultants, dispute-resolution bodies, regulators, government agencies, law-enforcement bodies and courts;
- technology, cloud, cybersecurity, communications, electronic-signing, document-management, mailing, printing, archiving and records-destruction providers;
- related companies, authorised representatives, and prospective purchasers or advisers involved in a corporate transaction; and
- other parties where you consent or disclosure is authorised or required by law.

Recipients may have their own privacy policies. We do not sell, trade or rent personal information to third parties for their independent marketing purposes.

11. Insurers, claims providers and reinsurers

When seeking insurance terms or arranging cover, we disclose relevant information to insurance-market participants so they can assess whether to insure the risk, on what terms, at what premium and subject to what conditions, exclusions, endorsements or risk-management requirements. When assisting with a claim, we may disclose information to the insurer and parties appointed by it. An insurer may make further disclosures to its reinsurers and service providers under its own privacy arrangements.

12. Service providers

We use external providers for broking and client-management platforms, cloud hosting, email, telecommunications, collaboration, electronic signing, accounting, payments, cybersecurity, IT support, backup, disaster recovery, productivity and AI applications, website services, marketing, mailing and archiving. We take reasonable steps to select reputable providers and require them to handle information consistently with applicable privacy, confidentiality and security obligations.

13. Overseas disclosure and processing

Insurance markets and technology services may involve overseas recipients or systems. Information may be disclosed to or processed outside Australia when we seek terms from an overseas insurer, underwriting agency, wholesale broker or market, place business through Lloyd's or another overseas market, use a technology or cloud provider with overseas infrastructure, or where an insurer or reinsurer uses overseas services.

Countries will depend on the provider and placement and may include the United Kingdom, United States, New Zealand, Singapore, India, countries in the European Economic Area and other countries where insurers, reinsurers, markets or technology providers operate. Where practicable, we provide more specific information about an overseas insurer or market when presenting terms. We take reasonable steps where required by law to ensure overseas recipients handle information consistently with the APPs, unless an exception applies or informed consent is obtained.

14. Artificial intelligence and automated technologies

We may use approved business versions of artificial intelligence, machine-learning and automated technologies, including Microsoft Copilot, ChatGPT, Claude and AI-enabled features in broking, document-management, cybersecurity and productivity systems. These tools may assist with drafting, summarising, research, comparison, data entry, identifying incomplete or inconsistent information, workflow improvement, security and operational support.

Human oversight

AI is a support tool and does not replace professional judgement. Staff must review relevant AI-generated content before it is relied upon, communicated to a client, used to provide advice or used to support a material decision. We do not rely solely on general-purpose generative AI to make final decisions about insurance acceptance, insurer pricing or terms, claim acceptance, or personal insurance advice.

Privacy controls for AI

- use approved business accounts and authorised personnel;
- limit inputs to information reasonably necessary for the task;
- redact, anonymise or de-identify information where practical;
- avoid sensitive information unless necessary and appropriately protected;
- apply available privacy, security, retention and data-control settings;
- consider provider security, retention, location and training-data arrangements; and
- check AI outputs for accuracy, relevance, completeness and appropriateness.

Automated decisions from 10 December 2026

If we arrange for a computer program to use personal information to make, or substantially and directly assist in making, a decision that could reasonably be expected to significantly affect an individual's rights or interests, this policy will identify the kinds of personal information used and the kinds of decisions made, as required by applicable law. As at the effective date of this policy, Stellar does not use a general-purpose AI application as the sole final decision-maker for insurance acceptance, premium or terms, claim acceptance, or personal insurance advice.

15. Direct marketing

We may use contact details to send information about insurance services, risk management, policy updates, renewals, newsletters, educational material, events, promotions or referral programs in accordance with applicable privacy and electronic-marketing laws. You can opt out at any time by using an unsubscribe function or contacting us. Opting out does not stop necessary service, policy, claim, payment, regulatory, cybersecurity or privacy communications.

16. Website, cookies and analytics

When you use our website, our systems or providers may collect technical information such as IP address, browser and device type, operating system, pages visited, referring website, access time, selected links and general location. We use this information to operate and secure the website, understand usage, improve functionality, diagnose issues and prevent misuse. Some technical information may be personal information when it identifies you or can reasonably be linked with other identifying information.

Our website may use cookies, pixels and similar technologies for functionality, preferences, security, analytics, performance and, where applicable, marketing. Browser settings may allow you to reject, restrict or delete cookies, although this may affect functionality. Third-party analytics or advertising providers handle information under their own privacy policies.

17. Online forms, portals and electronic communications

Information submitted through contact, quotation or claims forms, document-upload functions, portals or other electronic services may be transmitted to and stored in website, email, client-management or cloud systems. No internet, email or electronic-storage method is completely secure. Avoid sending particularly sensitive information

through ordinary email unless necessary. Contact us to discuss an available secure portal, encrypted transfer or other appropriate method.

18. Security of personal information

We take reasonable steps to protect information from misuse, interference, loss and unauthorised access, modification or disclosure. Safeguards may include physical security, authentication and access controls, multi-factor authentication, firewalls, malware protection, monitoring, backup and recovery, secure cloud and document systems, staff training, confidentiality obligations, technology and AI policies, service-provider due diligence, secure disposal and incident-response procedures. Access is limited to personnel and providers who need it for their duties. No security system can guarantee absolute security.

19. Data breaches

We maintain procedures to identify, assess, contain, investigate and respond to actual or suspected data breaches. Where an eligible data breach is likely to result in serious harm and the Notifiable Data Breaches scheme applies, we will notify affected individuals and the Office of the Australian Information Commissioner as required by law. We may also notify relevant insurers, regulators or law-enforcement bodies and strengthen controls following an incident.

20. Retention and destruction

We retain information for as long as reasonably necessary to provide services, administer policies and claims, maintain business and compliance records, resolve enquiries or disputes, meet legal, regulatory, contractual and professional obligations, and establish, exercise or defend legal rights. Insurance records may need to remain available after a policy expires. When information is no longer required, we take reasonable steps to destroy it securely or permanently de-identify it unless retention is required or authorised by law.

21. Access to personal information

You may request access to personal information we hold about you. We may ask you to verify your identity, identify the information sought and provide enough detail to locate it. We do not charge for making a request, but may charge reasonable access costs where permitted by law after advising you. We may refuse access where permitted or required by law and will provide written reasons and complaint options where required.

22. Correction of personal information

We take reasonable steps to keep personal information accurate, up to date, complete, relevant and not misleading. You may ask us to correct information at any time. If we refuse, we will give written reasons where required and explain complaint options. You may also ask us to associate a statement recording your view that the information is inaccurate, out of date, incomplete, irrelevant or misleading.

23. Privacy complaints

If you believe we have not handled your personal information appropriately, contact our Privacy Officer. Please provide your contact details, the conduct or incident of concern, relevant dates and documents, and the outcome sought. We will acknowledge and investigate the complaint under our internal process and aim to provide a substantive response within 30 calendar days. If a complex matter requires more time, we will advise you and keep you informed.

If you are not satisfied with our response, you may complain to the Office of the Australian Information Commissioner (OAIC): www.oaic.gov.au or 1300 363 992.

Privacy complaint or financial services complaint?

A complaint about how personal information was handled may be escalated to the OAIC. A broader complaint about financial services should follow Stellar and SureInsure's internal dispute resolution process and may be eligible for referral to the Australian Financial Complaints Authority (AFCA), as set out in our current Financial Services Guide. AFCA can be contacted on 1800 931 678 or at www.afca.org.au.

24. Anonymity and pseudonymity

Where practicable and lawful, you may deal with us anonymously or using a pseudonym. This will generally not be practicable where we need to identify you to provide advice, arrange insurance, administer a policy, assist with a claim, verify identity or meet legal and regulatory obligations.

25. Contacting our Privacy Officer

Privacy Officer	Nicole Davies
Organisation	Stellar Insurance Brokers Pty Ltd
Address	Unit 1, 9 Stockwell Place, Archerfield QLD 4108
Telephone	1300 270 280
Email	admin@stellarinsurance.com.au
Correspondence	Mark "Attention: Privacy Officer"

26. External links and website information

Our website may link to third-party websites. We are not responsible for their privacy, security, availability, accuracy or content. Review their privacy policies and terms before providing information. Website information is general and does not take account of your particular objectives, financial situation, insurance needs or circumstances. It is not personal insurance, legal, financial or risk-management advice. Nothing in this policy excludes, restricts or modifies a right or remedy that cannot lawfully be excluded.

27. Changes to this policy

We may update this policy to reflect changes to our practices, services, technology, AI use, providers, legal or regulatory requirements, or privacy and cybersecurity risks. The current version will be published on our website with its effective date. Material changes may also be communicated through email, a client portal or another suitable channel.

28. Acknowledgement and consent

By providing personal information or engaging us, you acknowledge that we will handle information as described in this policy. Where consent is required by law for a particular collection, use or disclosure, we will seek it separately or through the relevant proposal, declaration, authority, notice or communication. This policy is not intended to obtain consent where specific, voluntary and informed consent is required.

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