Elliott Insurance
The Green Broker

Privacy Policy

Elliott Australia Group



Version 1.0 · Effective 20 October 2026

Supersedes October 2025

Data & Privacy

Privacy Policy

Elliott Australia Group Pty Ltd (ABN 81 153 685 922, AFSL 418512) and its related entities (we, us, our) are committed to protecting your privacy in accordance with the Privacy Act 1988 (Cth) and the 13 Australian Privacy Principles (APPs). This Privacy Policy describes our current policies and practices in relation to the collection, handling, use and disclosure of personal information. It also deals with how you can complain about a breach of the privacy laws, how you can access the personal information we hold, and how to have that information corrected.

Who this policy applies to

This policy applies to Elliott Australia Group Pty Ltd, which holds AFSL no. 418512 and operates the broking business, and to the related entities in our group - Wayfarer Capital Pty Ltd (ACN 699 599 034) and Waypoint Horizon Pty Ltd (ACN 699 599 605) - and to all directors, employees, authorised representatives and contractors of those entities. It applies across all of our trading names, including Elliott Insurance The Green Broker, Elliott Insurance Brokers, The Green Broker, All Trades Cover (alltradescover.com.au), ATC.insure (atc.insure), Contractor Cover and Zippy Insurance (zippy.com.au).

What information do we collect and how do we use it?

When we arrange insurance on your behalf, we ask you for the information we need to advise you about your insurance needs and management of your risks. This can include a broad range of information ranging from your name, address, contact details, age to other information about your personal affairs including your assets, personal belongings, financial situation, health and wellbeing. We provide any information that the insurers or intermediaries who we ask to quote for your insurances and premium funding require to enable them to decide whether to insure you and on what terms or to fund your premium and on what terms.

Insurers may in turn pass on this information to their reinsurers. Some of these companies are located outside Australia. For example, if we seek insurance terms from an overseas insurer (e.g. Lloyd's of London), your personal information may be disclosed to the insurer. If this is likely to happen, we inform you of where the insurer is located, if it is possible to do so.

When you make a claim under your policy, we assist you by collecting information about your claim. Sometimes we also need to collect information about you from others. We provide this information to your insurer (or anyone your insurer has appointed to assist it to consider your claim, eg loss adjusters, medical brokers etc) to enable it to consider your claim. Again this information may be passed on to reinsurers.

Sensitive and health information

Some insurances and claims require us to collect sensitive information, including health information - for example for personal accident, sickness, travel or life-related cover, or when handling a claim. Sensitive information is given additional protection under the Privacy Act. Where the law requires it, we collect sensitive information only with your consent and use it only for the purpose for which it was provided or a directly related purpose you would reasonably expect.

What if you don't provide some information to us?

We can only fully advise you and assist in arranging your insurance or with a claim, if we have all relevant information. The insurance laws also require you to provide your insurers with the information they need in order to be able to decide whether to insure you and on what terms. You have a duty to disclose the information which is relevant to the insurer's decision to insure you.

Data & Privacy

How we use your information

Automated processing & artificial intelligence

We may use software tools, including third-party cloud and artificial intelligence (AI) tools, to help us deliver and administer our services - for example, to draft and review documents, summarise information, or support administrative tasks - in accordance with our AI Use Policy and with appropriate safeguards. We do not rely solely on automated processing to make decisions that significantly affect you; a person remains responsible for the advice and decisions we provide. This includes the transcription and analysis of telephone calls, described under 'Telephone calls, transcripts and call analysis' on the following page.

Automated quotes and recommendations (Zippy.com.au)

We offer an online tool (Zippy.com.au) that asks you for some details and then provides insurance quotes, product recommendations and supporting risk information based on preset rules. The decision logic is designed and approved in advance by a licensed broker and reviewed on an ongoing basis. Any quotes, recommendations or risk information provided through Zippy.com.au are general in nature only and do not take into account your personal objectives, financial situation or needs. You can speak with one of our brokers at any time for assistance or a human review of any recommendation.

Direct marketing

From time to time, we will use your contact details to send you direct marketing communications including offers, updates and newsletters that are relevant to the services we provide. We always give you the option of electing not to receive these communications in the future. You can unsubscribe by notifying us and we will no longer send this information to you.

Your consent

By asking us to assist with your insurance needs, you consent to the collection, use and disclosure of your personal information for the purposes described in this policy. We will make best efforts to confirm your consent - when we collect your information, at the start of our engagement and at renewal - and give you clear, easy ways to opt out of direct marketing at any time. Where the law requires express consent - for example for sensitive information such as health, or certain overseas disclosures - we will seek it specifically. By continuing a call after hearing or being given our call notice, you consent to that call being transcribed and analysed as described under 'Telephone calls, transcripts and call analysis'.



Data & Privacy

How we share your information

Will we disclose the information we collect to anyone?

We do not sell, trade, or rent your personal information to others.

We may need to provide your information to contractors who supply services to us, e.g. to handle mailings on our behalf, external data storage providers or to other companies in the event of a corporate sale, merger, re-organisation, dissolution or similar event. However, we will take reasonable measures to ensure that they protect your information as required under the Privacy Act.

We may provide your information to others if we are required to do so by law, you consent to the disclosure or under some unusual other circumstances which the Privacy Act permits.

Sharing within our group

We are part of a corporate group. Elliott Australia Group Pty Ltd (AFSL 418512) operates the broking business and is owned within a group that also includes Wayfarer Capital Pty Ltd (our holding company) and Waypoint Horizon Pty Ltd. We may share your personal information among these related entities to manage, service and administer your insurance and our relationship with you across the group, and to support the ownership and administration of our client book. All entities in our group handle personal information in accordance with this policy and the Privacy Act. As our group evolves - for example, if our client book is transferred to another entity within the group - your information may be transferred to that entity, which will continue to handle it in accordance with this policy.

Members of our team engaged offshore

Some members of our team are engaged through a third-party offshore service provider. They work as part of our team and access personal information only by logging in to our secure hosted environment, which we own and control, and they do so solely to perform work for us. Under our agreement they cannot copy, print, email or transfer that information out of our environment, and the information itself remains stored onshore in Australia. They are contractually required to comply with this policy and the Privacy Act.

When do we disclose your information overseas?

If you ask us to seek insurance terms and we recommend an overseas insurer, we may be required to disclose the information to the insurer located outside Australia. For example, if we recommend a policy provided by Lloyd's of London, your information may be given to the Lloyd's broker and underwriters at Lloyd's of London to make a decision about whether to insure you.

We will tell you at time of advising on your insurance if they are overseas and in which country the insurer is located. If the insurer is not regulated by laws which protects your information in a way that is similar to the Privacy Act, we will seek your consent before disclosing your information to that insurer.

Australian and overseas insurers acquire reinsurance from reinsurance companies that are located throughout the world so in some cases your information may be disclosed to them for assessment of risks and in order to provide reinsurance to your insurer. We do not make this disclosure, this is made by the insurer (if necessary) for the placement of their reinsurance program.

We and our staff also use third-party software applications and cloud and AI tools to help deliver and administer our services. Some of these providers may store or process personal information outside Australia (for example, in countries where global software and cloud providers operate, such as the United States), and we cannot always control or guarantee where a provider stores or processes information at all times. Where a provider may handle personal information overseas, we take reasonable steps to ensure it is protected in a way consistent with the Australian Privacy Principles - for example through vendor selection, contractual data-protection terms and our AI Use Policy. By providing your personal information and using our services, you consent to these disclosures; where the law requires express consent for a particular overseas disclosure, we will seek it. In particular, call recordings, transcripts and call analysis from our telephone system (3CX, integrated with our GoHighLevel customer platform) are stored in the United States under such an agreement, which also prevents the provider using your information for its own purposes, including to train its AI models.

Telephone calls, transcripts and call analysis

Calls with us may be recorded or transcribed, and transcripts analysed by software (including artificial intelligence tools), so that we hold an accurate record of your instructions and our advice, and for quality, training, complaint handling and compliance. The analysis may indicate that you are dissatisfied or may need extra support, so that a person can follow up with you, and may help us decide which of our services or communications to offer you. A person, not the software, remains responsible for any decision that affects you, and you can ask for a human review at any time.

Where a call records your instructions or our advice, the transcript and recording are kept with your file for the period required by law; other transcripts are kept for a shorter period and then destroyed. You will hear a notice when you call us and we will tell you on calls we make to you. If you would rather a call was not transcribed, tell the person you are speaking to and we will take the call without transcription. Where a call is likely to involve health information, for example a personal accident or illness claim or an injury management matter, we will ask for your express consent before the call is transcribed.

Data & Privacy

Holding, protecting & your rights

How do we hold and protect your information?

We strive to maintain the reliability, accuracy, completeness and currency of the personal information we hold and to protect its privacy and security. We keep personal information only for as long as is reasonably necessary for the purpose for which it was collected or to comply with any applicable legal, regulatory or AFSL record-keeping obligations. When information is no longer required, we take reasonable steps to securely destroy or de-identify it. Once information is de-identified it is no longer personal information under the Privacy Act.

We hold the information we collect from you initially in a working file, which when completed is electronically imaged and stored, after which any paper is destroyed in our onsite shredder. In some cases, your file is archived and sent to an external data storage provider for a period of time. For the data storage we control, we use providers that store your information in Australia, and we do not knowingly use offshore data storage for our own records unless the provider offers sovereign (Australian) data storage.

We ensure that your information is safe by protecting it from unauthorised access, modification and disclosure. We maintain physical security over our paper and electronic data and premises, by using locks and security systems. We also maintain computer and network security; for example, we use firewalls and other security systems such as user identifiers and passwords to control access to computer systems where your information is stored.

Data breaches

We maintain a data breach response process. If we suspect a data breach, we will contain and assess it promptly. Where a breach is likely to result in serious harm to affected individuals, we will notify those individuals and the Office of the Australian Information Commissioner (OAIC) in accordance with the Notifiable Data Breaches scheme.

How can you check, update or change the information we hold?

Upon receipt of your written request and enough information to allow us to identify the information, we will disclose to you the personal information we hold about you. We will also correct, amend or delete any personal information that we agree is inaccurate, irrelevant, out of date or incomplete. To access or correct your personal information, please email our Responsible Manager, John Elliott, at info@elliottinsurance.com.au. We aim to respond as soon as possible and, in any case, within 30 days.

We do not charge for receiving a request for access to personal information or for complying with a correction request. Where the information requested is not straightforward and will involve a considerable amount of time, a charge will need to be confirmed for responding to the request. In some limited cases, we may need to refuse access or a request for correction. We will advise you as soon as possible after your request if this is the case and the reasons for our refusal.

Complaints & our Privacy Officers

If you have concerns about whether we have complied with the Privacy Act or this Privacy Policy, please contact our Privacy Officers, John Elliott (Responsible Manager) and Kristofer Wright (Operations & Technology), by email at info@elliottinsurance.com.au or call 1300 635 315. Your complaint will be considered through our internal complaints resolution process and we will try to respond within 30 days. If you are not satisfied, you may refer your complaint to the OAIC at oaic.gov.au or on 1300 363 992.

Data & Privacy

Our website

Anonymous data

We use technology to collect anonymous information about the use of our website, for example when you browse our website our service provider logs your server address, the date and time of your visit, the pages and links accessed and the type of browser used. It does not identify you personally and we only use this information for statistical purposes and to improve the content and functionality of our website, to better understand our clients and markets and to improve our services.

Cookies

In order to collect this anonymous data we may use "cookies". Cookies are small pieces of information which are sent to your browser and stored on your computer's hard drive. Sometimes they identify users where the website requires information to be retained from one page to the next. This is purely to increase the functionality of the site. Cookies by themselves cannot be used to discover the identity of the user. Cookies do not damage your computer and you can set your browser to notify you when you receive a cookie so that you can decide if you want to accept it. Once you leave the site, the cookie is destroyed and no personal or other information about you is stored.

Forms

Our website allows visitors to submit information via self-service forms (claim forms, employment and contact requests). The information submitted via the forms is not encrypted - an option is available for claim forms to be downloaded in PDF format to scan or photograph and send to us. Should you be concerned about confidentiality of the claim information, this would be the recommended method. Information collected via on-line forms is sent to our offices via email (not encrypted) and is also stored on a database which is accessible by Management.

How we use website information

We also use your information to send you requested product information and promotional material and to enable us to manage your ongoing requirements, e.g. renewals, and our relationship with you, e.g. invoicing, client surveys etc. We may occasionally notify you about new services and special offers, events or articles we think will be of interest to you. We may send you regular updates by email or by post on insurance matters. If you would rather not receive this information or do not wish to receive it electronically, email or write to us. We may use your information internally to help us improve our services and help resolve any problems.

Website information and content

The information provided on this website does not cover all aspects of the law on the relevant subject matter. Professional advice should be sought before any action is taken based upon the matters described and discussed on this site. To the extent permitted by law, we make no representations about the suitability of the content of this site for any purpose. All content is provided without any warranty of any kind. We disclaim all warranties and conditions with regard to the content, including but not limited to all implied warranties and conditions of fitness for a particular purpose, title and non-infringement.

We will not be liable for any damages or injury caused by, including but not limited to, any failure of performance, error, omission, interruption, defect, delay in operation of transmission, computer virus, or line failure. To the extent permitted by law we will not be liable for any damages or injury, including but not limited to, special or consequential damages that result from the use of, or the inability to use, the materials in this site. We believe the content of this site to be accurate, complete and current, however there are no warranties as to the accuracy, completeness or currency of the content. It is your responsibility to verify any information before relying on it. We reserve the right to modify the content of this site from time to time.

Changes to this policy

We may update this Privacy Policy from time to time to reflect changes in our practices or the law. The current version is always available on our website. This version supersedes the version dated October 2025.

Elliott Insurance
The Green Broker

Questions about your privacy? Get in touch

elliottinsurance.com.au

1300 635 315

info@elliottinsurance.com.au

Elliott Australia Group Pty Ltd · ABN 81 153 685 922 · AFSL 418512
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