quickstrata

VERSION 02.2026

APPLIES FROM 24 NOVEMBER 2026

PRIVACY POLICY

How we collect, hold, use and disclose your personal information, and how you can access it, correct it or complain.

This Privacy Policy applies to Lang Broking Co Pty Ltd, trading as Quick Strata, when we arrange insurance for you through our website, online account, phone or email.

YOUR BROKER

Lang Broking Co Pty Ltd

trading as Quick Strata

CAR NO.	1323797
ABN	61 702 374 972
POST	PO Box 1139, Surrey Hills, Vic, 3127
PHONE	0488 001 133
EMAIL	gday@gogary.com.au

THE LICENSEE

Australian Broker Network Pty Ltd

Lang Broking Co Pty Ltd is an authorised representative of the Licensee

AFSL	253131
ABN	89 062 882 080
POST	Level 1, 479 Argyle Street, Moss Vale, NSW, 2577
PHONE	1300 239 234
EMAIL	enquiries@australianbrokernetwork.com.au

The short version

- We collect what insurers need to quote for and insure a strata scheme.
- We share it with insurers, premium funders and the services that help us run Quick Strata.
- We never sell your information.
- Some providers are overseas, including in the United States.
- You can see and correct what we hold about you.
- You can complain to us, our licensee, the OAIC or AFCA.

01

Who we are and what this policy covers

Lang Broking Co Pty Ltd (ABN 61 702 374 972), trading as Quick Strata, is a Corporate Authorised Representative (CAR No. 1323797) of Australian Broker Network Pty Ltd (AFSL 253131). We arrange strata insurance for owners corporations and bodies corporate, mostly through our website at quickstrata.com.au.

We are committed to protecting your privacy in accordance with the *Privacy Act 1988* (Cth) and the Australian Privacy Principles. This Privacy Policy describes how we collect, hold, use and disclose personal information, how you can access and correct the information we hold about you, and how to complain if you think we have breached the privacy laws.

As our licensee, Australian Broker Network Pty Ltd is also responsible for the financial services we provide. Its own Privacy Policy is available at australianbrokernetwork.com.au.

02

What information do we collect?

When we arrange insurance for a strata scheme, we ask for the information we need to advise about its insurance needs and the management of its risks. Most of it is about the building, not about people. The personal information we collect can include:

- the name, email address and phone number of the person asking for the quote, and their role, such as committee member, strata manager or lot owner;
- details of the scheme, such as its plan number, address, number of lots and how the lots are used, and the names of the owners corporation and its strata manager;
- details of the building and common property, such as its construction, age, condition, facilities and the sums to be insured;
- the scheme's insurance and claims history, and anything else an insurer needs disclosed;
- payment details. Card payments are processed by our payment provider and we do not see or store your full card number. Bank account details for a direct debit are deleted once the policy is placed;
- records of your dealings with us, such as messages, emails, calls and complaints; and
- technical information when you use our website or your online account, such as your IP address, device and browser, and when you signed in.

Some insurers ask about sensitive information, such as criminal convictions. We only collect it when it is needed to arrange insurance or handle a claim, and with your consent.

03

How do we collect it?

We collect most information directly from you, when you complete a quote or send us an enquiry on our website, use your online account, talk to our online assistant, or contact us by phone or email.

Sometimes we collect information from others, such as public registers and property information services, insurers, premium funders, the scheme's strata manager, and anyone you have authorised to deal with us for the scheme. When we use a public record to fill in part of a quote, we show it to you so you can check and correct it before it is used.

When a claim is made under the policy, we assist by collecting information about the claim, and sometimes we need to collect information about you from others.

04

How do we use it?

We use your information to:

- obtain quotes and arrange the scheme's insurance and any premium funding;
- provide the insurers or intermediaries we ask to quote with the information they need to decide whether to insure the scheme and on what terms, or to fund the premium and on what terms;
- manage policies, including payments, invoicing, changes, renewals and cancellations;
- assist with claims and handle any complaint;
- send the documents and notices we are required to give;
- run your online account and keep it secure;
- meet our legal and regulatory obligations, including those of our licensee; and
- improve our services and resolve any problems.

If you start a quote and leave it unfinished, we may send you one reminder with a link to pick up where you left off.

05

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

We can only fully advise and assist in arranging insurance or with a claim if we have all relevant information. The insurance laws also require the information insurers need in order to decide whether to insure the scheme and on what terms. There is a duty to take reasonable care not to make a misrepresentation, or a duty to disclose the information that is relevant to the insurer's decision, depending on the type of insurance.

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Will we disclose the information we collect to anyone?

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

We disclose information to the insurers, underwriting agencies and premium funders we ask to quote for or arrange insurance, and to anyone they appoint to assist with a claim, such as loss adjusters. Insurers may in turn pass on this information to their reinsurers. We also share information with our licensee, Australian Broker Network Pty Ltd, which oversees the services we provide, and, where you ask us to, with the scheme's strata manager or committee.

We use contractors and service providers who help us provide our services. These include:

- the providers of our policy administration and broking systems;
- the technology platform that runs our website, quoting and online accounts, which is hosted in Australia;

- our payment provider, which processes card, BPAY and direct debit payments;
- services that deliver our emails and text messages;
- the provider of the artificial intelligence service behind our online assistant; and
- services that look up public property records; and
- Google, whose Google Analytics service measures how our website and quote form are used and which of our advertisements brought visitors to them (see Cookies below).

We take reasonable steps to ensure they protect your information as required under the Privacy Act. We may also provide your information to others if we are required to do so by law, if you consent, in the event of a sale, merger or re-organisation of our business, or in other circumstances the Privacy Act permits.

07

Our online assistant

Our website and your online account include an online assistant that answers general questions about strata insurance and your quote. It is powered by an artificial intelligence service provided by a company located in the United States. What you type into the assistant, and the details of the quote or policy you ask it about, are sent to that provider so it can answer.

The assistant gives general information only. Please do not type card or bank details into it. You can ask to speak to a person at any time.

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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 your information to that insurer. For example, if we arrange a policy underwritten at Lloyd's of London, your information may be given to the Lloyd's coverholder and underwriters in the United Kingdom so they can decide whether to insure the scheme. We will tell you at the time of advising on the insurance if the insurer is overseas and in which country it is located. If the insurer is not regulated by laws that protect 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 located throughout the world, so in some cases your information may be disclosed to them by your insurer. We do not make this disclosure.

Some of our service providers are located, or store information, outside Australia:

- our policy administration and broking systems may be supported and maintained by organisations in New Zealand, the Philippines and Vietnam;
- the providers of our email and text message delivery, of our online assistant and of Google Analytics are located in the United States.

Please note that the Privacy Act and Australian Privacy Principles may not apply to these organisations. We take reasonable steps to ensure they handle your information consistently with the Australian Privacy Principles.

09
Direct marketing

From time to time, we may use your contact details to send you direct marketing communications, such as offers, updates and newsletters that are relevant to the services we provide. Every marketing email carries an unsubscribe link, and you can also tell us at any time that you no longer want to receive them.

Messages about your quotes, policies, payments, renewals and claims are not marketing. We will keep sending those while you have dealings with us, because we need to.

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Cookies

Our website uses cookies, which are small files stored by your browser. We use them to keep you signed in to your account, to save your progress through a quote, and to keep the website secure. These cookies are needed for the website to work.

We also use Google Analytics, which sets its own cookies, to understand how our website and quote form are used and which of our advertisements brought visitors to them. It records the pages you visit, the website or advertisement you came from, and your device and browser type. The web address it receives keeps only the page and any advertising campaign details: nothing else in the address, and nothing you type into a form, is sent to it. It is not used on the page where you pay.

When you start a quote and give us your contact details, and when an insurer prices it, our systems tell Google Analytics that this happened, using the identifier its cookie gave your browser. We send no name, email address, phone number, address or details of the scheme.

You can block or delete these cookies in your browser, or install Google's opt-out add-on (tools.google.com/dlpage/gaoptout), and the website will still work.

You can set your browser to refuse or delete cookies, but parts of the website, such as signing in and saving a quote, may then not work.

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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 hold your information electronically. Our website and quoting platform are hosted on servers in Sydney, Australia, and information is encrypted while it travels between your browser and us. Access is limited to staff who need it, through individual logins protected by passwords and two-factor authentication, and we keep a record of who views a client's file. Passwords and the logins we hold for insurers' systems are stored in encrypted form.

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 legal or ethical reporting or document retention requirements. When it is no longer needed, we destroy it or de-identify it.

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

You can see and update much of your information yourself in your online account. Upon receipt of your request and sufficient information to allow us to identify the information, we will also disclose to you the personal information we hold about you. We will 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 contact our Privacy Officer using the details at the end of this policy.

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 a straightforward issue and will involve a considerable amount of time, we will confirm any charge with you before responding.

In some limited cases, we may need to refuse access to your information or refuse 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.

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What happens if you want to complain?

If you have concerns about whether we have complied with the Privacy Act or this Privacy Policy when collecting or handling your personal information, please contact our Privacy Officer using the details at the end of this policy.

Your complaint will be considered through our Internal Complaints Resolution Process. We will acknowledge your complaint within 24 hours and respond with a decision within 30 days of you making the complaint. If we need further time to investigate, we will work with you to agree on an appropriate timeframe.

If we cannot resolve your complaint, you can contact our licensee, Australian Broker Network Pty Ltd, on 1300 239 234 or at complaints@australianbrokernetwork.com.au. You can also refer your complaint to the Office of the Australian Information Commissioner (OAIC), or to the Australian Financial Complaints Authority (AFCA), of which Australian Broker Network Pty Ltd is a member.

OAIC	1300 363 992 · www.oaic.gov.au · GPO Box 5288, Sydney NSW 2001
AFCA	1800 931 678 · www.afca.org.au · GPO Box 3, Melbourne VIC 3001

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If there is a data breach

If a data breach involving your personal information is likely to result in serious harm to you, we will notify you and the OAIC as required by the Notifiable Data Breaches scheme, and tell you what you can do to protect yourself.

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Your consent and changes to this policy

By asking us to assist with insurance, you consent to the collection, use and disclosure of the information you provide to us for the purposes described in this policy.

We may update this policy from time to time. The current version is always available on our website, and the version and date it applies from are shown at the top of this document.

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Tell us what you think

We welcome your questions and comments about privacy. If you have any concerns or complaints, please contact our Privacy Officer:

EMAIL	gday@gogary.com.au
PHONE	0488 001 133
POST	Privacy Officer, Lang Broking Co Pty Ltd, PO Box 1139, Surrey Hills, Vic, 3127

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