



Privacy Policy

How we handle your personal information

Keystone Life Pty Ltd (ABN 88 697 557 252) is a Corporate Authorised Representative of Australian GA Solutions Pty Ltd, AFSL 547939. We're bound by the Privacy Act 1988 (Cth), including the 13 Australian Privacy Principles.

1. About this policy

This policy explains how Keystone Life ("we", "us", "our") collects, uses, stores, shares and protects your personal information. It applies when you visit our website, use our calculator, get an indicative quote, contact us, meet with us, request a quote, or apply for cover through us. It also explains how you can access or correct your information, or make a complaint.

2. General advice and your information

We provide general advice only. This means we don't take your personal circumstances, objectives, financial situation or needs into account when we give you information about insurance products.

We only collect the personal information we need to prepare quotes for you and, if you decide to proceed, to complete an insurance application on your behalf. We'll tell you why we're asking when we collect it. Any information you give us is used for those purposes only. It isn't used to tailor or personalise the advice we give you.

3. What we collect

The information we collect depends on how you deal with us.

When you contact us or book a meeting

Contact details: Your name, email address and phone number, and any details you include in your message or enquiry

When you use our calculator

Calculator figures: Income, debts, dependants, savings and other figures you enter to generate an estimate

When you get an indicative quote online

Basic quote information: Details such as your date of birth, gender, occupation, income, smoker status and the type and amount of cover you'd like quoted. This information is needed to generate an indicative quote and is stored in Omnium, the quoting platform we use.

When you request a quote from us

Quote details: Information insurers need to prepare a quote, such as your date of birth, occupation, income, smoker status and the type and amount of cover you want to be quoted on

If you decide to apply for cover, we collect the information needed to complete your Client Information Form and the insurer's application. This may include:

Personal details: Your full name, title, date of birth, marital status, residential address and housing status

Employment details: Your occupation, employer and employer's address, employment type and basis, start date, hours worked each week, gross yearly income and annual super amount

Insurance details: Details of any existing insurance you hold, and the cover you're applying for, including the insurer, benefit amount, premium and whether it's paid from super

Financial history: Whether you've ever been declared bankrupt or insolvent

Health and lifestyle information: Whether you smoke, and whether you've received medical advice or treatment for any condition that may affect your policy (see section 4)

Payment details: Your bank account name, BSB and account number, your credit card details, or your super fund name, member number and USI, so your premiums can be paid in the way you choose

We also keep records of our dealings with you, such as file notes, emails, signed documents, quotes and copies of applications, as our licence requires.

4. Health and other sensitive information

Some information needed to apply for insurance is sensitive information under the Privacy Act, such as details about your health, medical history and lifestyle. We only collect sensitive information with your consent and only where it's needed to apply for cover.

The insurer asks its own health and lifestyle questions in a Personal Statement. In most cases, you answer these directly with the insurer, either over the phone with its underwriting team or through a secure online link it sends you. When this happens, the insurer collects and handles your answers under its own privacy policy.

You can withdraw your consent at any time by contacting us. If you do, we may not be able to continue with your quote or application.

5. Information about other people

If you give us information about another person, for example a partner in a joint application, please make sure they know you're sharing it with us and that they can read this policy. For joint applications, each person answers their own health and lifestyle questions.

Where we hold information about more than one person, such as joint policy owners, each person can access their own information. They can also access information about the shared policy, such as premium payments and policy status. They can't access each other's personal information.

6. How we collect it

We collect most information directly from you. This includes our website forms, online quote tool, calls, video meetings and emails, and the documents you complete and sign, including through DocuSign.

We may also collect information about you from:

Keystone Wealth: Our related financial advice business, if you've been referred to us and have agreed to your details being shared

People you authorise: Such as a family member, lawyer or other representative you've asked us to deal with

Insurers: About the progress and outcome of your application, and the policy you hold

Our licensee: Australian GA Solutions Pty Ltd, in connection with compliance and supervision

If we receive information about you that we didn't ask for and don't need, we'll destroy or de-identify it where it's lawful and reasonable to do so.

7. If you don't provide information

You can browse our website, use our calculator and ask general questions without telling us who you are. If you'd like a quote, including an indicative quote online, or want to apply for cover, you'll need to provide some personal information. If you choose not to provide it, or it's incomplete or inaccurate, we may not be able to prepare quotes or submit an application for you. An insurer may also decline, change or later cancel your cover.

8. How we use it

We use your personal information to:

Respond: Answer your enquiries and arrange meetings

Quote: Generate indicative quotes online, and obtain quotes from the insurers you ask about or that we compare

Apply: Complete and submit an insurance application on your behalf, where you've chosen to proceed

Support: Help with your policy after it starts, such as changes you ask us to make, and assist with claims where we've agreed to do so

Comply: Meet our legal, regulatory and licensing obligations, including record keeping, compliance reviews and audits

Improve: Understand how our website and services are used, so we can improve them

We don't sell your personal information, and we don't use it for any purpose you wouldn't reasonably expect.

9. Use of artificial intelligence

We may use artificial intelligence (AI) tools to help with administrative tasks, such as drafting file notes, summarising meetings or preparing correspondence. Any AI tools we use with client information must meet our licensee's privacy and security requirements. A member of our team always reviews AI-assisted work before it's used or saved to your file. We don't use AI to make decisions about you, and AI doesn't change the general advice we provide.

10. Keeping in touch

We'll contact you about your enquiry, quote, application or policy. We won't contact you with offers about insurance products unless you've asked us to. If you've agreed to receive updates from us, you can opt out at any time by using the unsubscribe link in our emails or by contacting us. If you opt out, we'll still contact you about your application or policy where we need to.

11. Who we share it with

We only share your information where it's needed for the purposes set out in this policy, or where the law requires or allows it. This may include:

Insurers: To obtain quotes, submit your application, set up premium payments, and manage your policy or a claim

Super funds: Where you've chosen to pay premiums from your super

Our licensee: Australian GA Solutions Pty Ltd, and its compliance services provider, Australian Advisory Pty Ltd, for supervision, file reviews and audits

Keystone Wealth: Where you've been referred by them, or have asked us to share information with them

Service providers: Businesses that support our operations, such as our quoting platform (Omnium), CRM, electronic signature, cloud storage, website hosting, AI and IT providers. They're only allowed to use your information to provide their services to us.

People you authorise: Such as a family member or representative you've asked us to deal with

Regulators and others: Such as ASIC, AFCA or the OAIC, or where otherwise required or authorised by law

12. How we store and protect it

Client records are stored in our licensee's secure document environment, our CRM and our quoting platform. These systems must meet our licensee's cyber security standards. We don't store client information on personal email accounts, personal cloud storage, portable drives or unapproved devices.

We take reasonable steps to protect your information from misuse, interference, loss, and unauthorised access, change or disclosure. These steps include restricted access, password and authentication controls, encryption, secure electronic signing, staff training and regular compliance reviews. We require our service providers to tell us promptly about any actual or suspected security incident involving client information.

You can help protect your information by using an email address and phone number that only you can access. If you think your information may have been compromised, please tell us straight away.

13. Cookies and website data

Our website uses cookies and similar technologies to understand how the site is used and to improve its performance. This information may include your IP address, browser and device type, and the pages you visit. You can disable cookies through your browser settings, though some parts of the site may not work as expected.

Some pages may include content or tools from other providers, such as embedded forms or our online quote tool. These providers may set their own cookies and collect information under their own privacy policies.

Our website also links to other websites, such as insurer websites. This policy doesn't cover those websites, so we recommend reading their privacy policies.

14. Data breaches

If a data breach involving your personal information is likely to cause you serious harm, we'll notify you and the Office of the Australian Information Commissioner (OAIC), as required under the Notifiable Data Breaches scheme. We'll also tell you what steps you can take to protect yourself. If you think your information has been affected by a data breach, please contact us straight away.

15. Access and correction

You can ask us for access to the personal information we hold about you, or ask us to correct it if it's inaccurate, out of date, incomplete or misleading. There's no charge to make a request. We'll respond within a reasonable time, generally within 30 days.

To protect your privacy, we'll need to confirm your identity before giving you access. Please let us know what information you're after and how you'd like to receive it.

If your information has changed, especially before your policy starts, please let us know. Insurers rely on the information in your application being correct.

16. How to make a complaint

If you have a concern about how we've handled your personal information, please contact us using the details below. Making a complaint is free. We'll acknowledge your complaint within one business day, or as soon as practicable, and aim to resolve it within 30 days. If a complaint is more complex and will take longer, we'll let you know why and keep you updated. You can find more about our process on our Feedback and Complaints page.

If you're not satisfied with our response, you can contact:

Australian Financial Complaints Authority (AFCA)

Website: www.afca.org.au

Phone: 1800 931 678

Email: info@afca.org.au

Mail: GPO Box 3, Melbourne VIC 3001

Time limits may apply to complaints to AFCA, so check the AFCA website for details.

Office of the Australian Information Commissioner (OAIC)

Website: www.oaic.gov.au

Phone: 1300 363 992

Mail: GPO Box 5288, Sydney NSW 2001

The OAIC will generally ask you to raise your complaint with us first.

17. Contact us

Keystone Life

Email: insurance@keystonelifelife.com.au

Phone: 1800 KEY LYF (1800 539 593)

18. Changes to this policy

We may update this policy from time to time to reflect changes in our services, practices or legal obligations. The latest version will always be available on this page, and you can ask us for a free copy at any time.

Last updated: September 2026