

Privacy Statement

Certus Insurance Brokers (NZ) Limited complies with the New Zealand Privacy Act 2020 (the Act) when dealing with personal information. Personal information is any information about an identifiable individual (a natural person).

This policy sets out how we will collect, use, disclose and protect your personal information.

This policy does not limit or exclude any of your rights under the Act. If you wish to seek further information on the Act, see www.privacy.org.nz.

Personal information

When used in this Privacy Policy the term 'personal information' has the meaning given to it in the Privacy Act. This is information or opinion that can be used to personally identify you or which makes you reasonably identifiable.

How and why do we collect and hold your personal information?

When you contact us, we collect your contact details such as your name, email and telephone number so that we can provide our services to you.

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.

When you make a claim under your insurance policy, we assist you by collecting information about your claim.

You may choose to submit information to us via our website, using the self-service forms (e.g. Claim Forms, Employment and Contact request). You may also choose to download these forms as a PDF and fax these forms to us.

When you use our website, we may use analytics and cookies to collect information from you about the use of our website (mostly anonymous data). See the "Anonymous Data" and "Cookies" section at the end of this Privacy Policy for more detail.

Sometimes we also need to collect information about you from others.

How and why do we use and disclose your personal information?

We use your information to choose appropriate insurers and intermediaries to ask to quote for your insurance. We then 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 outside of Australia. If this is likely to happen, we will inform you of where the insurer is located, if it is possible to do so. We also provide information we collect about any claims you make to your insurer (or anyone your insurer has appointed to assist it to consider your claim, e.g. loss adjusters, medical brokers, solicitors etc) to enable it to consider your claim. Again this information may be passed on to reinsurers.

From time to time, we will use your contact details to send you direct marketing communications including information about new services, offers, events, updates, articles and newsletters that are relevant to the services we provide or we otherwise think will be of interest to you. 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. We may also send updates to you via post. If you would rather not receive updates via post, you can, at any time, email or write to us and ask us to stop.

In providing our services to you, we will also use your information to contact and communicate with you about our services (including renewals); for our internal record keeping, administrative, invoicing and billing purposes; for client surveys; for analytics, market research and business development, including internally to operate, fix problems with and improve our services and associated applications; and to comply with our legal obligations and resolve any disputes that we may have.

In storing your data and providing our services to you, we also use third party service providers and we may disclose your information to these third party services providers as required for us to receive their services. Such third-party service providers may store your data within and outside Australia. For example, a contractor handling mail on our behalf; external data storage providers; IT software and service providers for our systems; maintenance or problem solving providers; marketing or advertising providers; legal advisors; and debt collectors in the event you fail to pay for services we have provided to you. However, we will take reasonable measures to ensure that they handle your information as required under the Privacy Act.

We may also disclose your information to our employees, contractors and/or related entities; our existing or potential agents or business partners; anyone to whom our business or assets (or any part of them) are, or may (in good faith) be, transferred; credit reporting agencies, courts, tribunals and regulatory authorities, in the event you fail to pay for services we have provided to you; and courts, tribunals, regulatory authorities and law enforcement officers, as required by law, in connection with any actual or prospective legal proceedings, or in order to establish, exercise or defend our legal rights.

We may also provide your information to others if we are authorised or required to do so by law.

How do we handle your sensitive information?

The type of sensitive information we may collect about you includes, information about your health and your membership with a trade union or other professional association for the purpose of assisting you with your insurance.

Unless otherwise permitted by law, we will not collect sensitive information about you without first obtaining your consent.

We will only use and disclose your sensitive information for any purposes you consent to; the primary purpose for which it is collected, including for insurers and intermediaries to quote for insurance and as relevant to any insurance claim; secondary purposes that are directly related to the primary purpose for which it was collected, including disclosure to the above listed third parties as reasonably necessary to provide our services to you; and if otherwise required or authorised by law, such as if the information is subpoenaed.

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.

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 protect your information in a way that is similar to the Privacy Act, we will take reasonable steps to ensure the insurer does not breach the Australian Privacy Principles or seek your informed 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 for their reinsurance program.

Usually we store personal information in Australia, but we may store and access some of your information outside of Australia, currently in Malaysia. Where we do so, we will take such steps as are reasonable in the circumstances to protect your personal information in accordance with the Australian Privacy Principles.

Third party service providers which we use may also at times store or access your information outside of Australia. We will only disclose your personal information to third party service providers in countries with laws which protect your personal information in a way which is

substantially similar to the Australian Privacy Principles or we will take such steps as are reasonable in the circumstances to protect your personal information in accordance with the Australian Privacy Principles.