



**Insurance Design Limited**  
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**PRIVACY POLICY**

**In this Privacy Policy, 'we', 'us' and 'our' means Insurance Design Limited.**

We respect the privacy of your personal information. This Privacy Policy sets out how we collect, store, use and disclose your personal information, which we do in accordance with the Privacy Act 2020.

**What personal information we collect**

In New Zealand, under the Privacy Act 2020, "personal information" means information about an identifiable individual. We collect certain types of personal information about you, including:

- Information in relation to applications for, provision and administration of insurance, such as employment details, details of previous insurances and past insurance claims and criminal records **(Insurance Information)**
- Name, phone number, email address and physical address **(Contact Information)**
- Date of birth, passport details and driver's licence details **(Identity Information)**
- Financial, billing and invoicing information **(Financial Information)**
- If you visit our website, we will collect personal information that you submit, such as via online forms and
- Any other personal information you otherwise provide us.

If you do not provide us with the information that we need, we or any of our third party service providers may not be able to provide you with products or services.

**How we collect your personal information**

We may collect personal information in a number of ways, including:

- directly from you via our website, telephone, in writing or email; and/or
- indirectly from third parties, in the circumstances described below.

<b>Indirect source</b>	<b>Types of personal information</b>	<b>Purpose of collection</b>
Your employer	Insurance Information, Contact Information, and Identity Information.	To contact you and provide you or your employer with services, including to review applications for, provision, and administration of insurance.
Insurers, reinsurers, underwriters or premium funders	Insurance Information, Contact Information and Identity Information	To review applications for, provision, administration and invoicing of insurance.

Creditors, credit reporting agencies and collection agencies.	Insurance Information, Contact Information, Identity Information and Financial Information	To review applications for, provision, administration and invoicing of insurance and reinsurance.
Financial advisers or authorised representatives.	Insurance Information, Contact Information, Identity Information and Financial Information	To contact you and provide you with services, including to review applications for, provision, administration and invoicing of insurance.

You authorise us to contact such third parties for the purposes of providing you with the information or services that you have requested.

We may also indirectly collect personal information from third parties not listed in the table above. This will be where authorised by you, as required or authorised by law, or from sources that make that information publicly available.

### **Our purposes for using and disclosing your personal information**

We use and disclose your personal information for the purposes of providing our services to you and related purposes. Such purposes include:

- assessing and managing your insurance application and policy;
- managing and processing payments;
- communicating with you about our products and services;
- conducting market or customer research;
- administering claims;
- developing, establishing and administering alliances and other arrangements with other organisations in relation to the promotion, administration and use of our services;
- telling you about our other service offerings which we believe may be relevant (if you have requested to receive this);
- statutory or regulatory reporting;
- internal or external audit; and
- any other purpose notified to you at the time your personal information is collected.

### **Disclosure of your personal information**

We will disclose your personal information to:

- insurers, reinsurers, other insurance intermediaries, insurance reference bureaus and industry bodies;
- assessors appointed by insurers to assess or investigate your claims;
- others named on your policy as co-insureds;
- service providers engaged to provide services to you in relation to your insurance (such as providing repairs);
- third parties who help manage our business and provide our services, including our third party service providers, such as payment system operators, IT suppliers, lawyers, accountants, other advisers and financial institutions;

- any other entities notified to you at the time of collection; and
- courts, law enforcement, regulators and other government agencies to comply with all applicable laws, regulations and rules.

Other than when required or permitted by law, as specified in this Privacy Policy or where you have provided your consent, we will not disclose your personal information.

Where we disclose your personal information to a third party, it will collect, store, use and disclose your personal information in accordance with its privacy policy. The privacy policy of each member of the Insurance Council of New Zealand is accessible at: <https://ibanz.co.nz/Privacy-Statements/10642/>. Please let us know if you would like further information about the specific insurance provider that we disclose your information to.

Nothing in this Privacy Policy prevents us from using and disclosing to others de-personalised aggregated data.

### **Transfer of personal information overseas**

We may disclose your personal information to third party service providers and/or insurers who may process your personal information either on our behalf or otherwise for one or more of the above-stated purposes. Some of the third party service providers to whom we disclose personal information are located in countries outside New Zealand, such as Australia, Singapore, Malaysia, India, UK and USA. In this regard, unless exempted by the Privacy Act 2020, we would have sought your express authorisation to do so prior to the transfer of your personal information overseas. Overseas disclosure of your personal information will only be made for one or more of the purposes specified in this Privacy Policy.

We will take appropriate steps ensure that transfers of personal information are in accordance with applicable law and carefully managed to protect your privacy rights, such as by ensuring disclosures are limited to recipients who are subject to privacy laws which are recognised as providing a comparable level of legal protection as the Privacy Act 2020 or where we can be satisfied that alternative arrangement are in place to protect your privacy rights.

### **Your obligations when you provide personal information of others**

You must not provide us with personal information of any other individual unless you have the express authorisation of that individual to do so. If you do provide us with such information about another individual, before doing so you:

- must tell that individual that you will be providing their information to us and that we will handle their information in accordance with this Privacy Policy;
- must provide that individual with a copy of (or refer them to) this Privacy Policy; and
- warrant that you have that individual's consent to provide their information to us.

If you have not done this, you must tell us before you provide any third party information.

### **Your obligations when we provide you with personal information**

If we give you, or provide you access to, the personal information of any other person, you must only use it:

- for the purposes we have agreed to; and
- in compliance with applicable privacy laws (including the Privacy Act 2020) and this Privacy Policy.

You must also ensure that your agents, advisers, employees and contractors meet the above requirements.

### **Accuracy, access and correction of your personal information**

We take reasonable steps to ensure that your personal information is accurate, complete and up-to-date whenever we collect, use or disclose it. However, we also rely on you to advise us of any changes to your personal information.

Please contact us using our contact details below as soon as possible if there are any changes to your personal information or if you believe the personal information we hold about you is not accurate, complete or up-to-date.

You can make a request to access your personal information or to have it corrected by contacting us using the contact details below. If you make an access request, we will provide you with access to the personal information we hold about you unless otherwise required or permitted by law. We will notify you of the basis for any denial of access to your personal information. We may charge a fee where permitted by law

### **Security of your personal information**

We take reasonable steps to protect any personal information that we hold from misuse, interference and loss, and from unauthorised access, alteration and disclosure. However, data protection measures are never completely secure and, despite the measures we have put in place, we cannot guarantee the security of your personal information. You must take care to ensure you protect your personal information. You should notify us as soon as possible if you become aware of any security breaches. Where required by law, we will notify you of any notifiable privacy breach concerning your personal information.

### **Updates of Privacy Policy**

We reserve the right to amend our Privacy Policy from time to time to ensure we properly manage and process your personal data.

### **How to make a complaint**

If you wish to make a complaint about a breach of this Privacy Policy or any breach of applicable privacy laws, you can contact us using the contact details below. You will need to provide us with sufficient details regarding your complaint together with any supporting evidence and information. You can also complain to the Privacy Commissioner (see [www.privacy.org.nz](http://www.privacy.org.nz)).

### **How to contact us**

If you wish to gain access to your personal information, want us to correct or update it, have a complaint about a breach of your privacy or any other query relating to our Privacy Policy, please contact us at Phone 09-4257757 or email [dave@insurancedesign.co.nz](mailto:dave@insurancedesign.co.nz)