

Vero Liability Insurance Limited (VLIL) is a member of the Suncorp Group (referred to as “the Group”) a group of companies that offer a range of financial products and services across New Zealand and Australia.

VLIL understands the trust that you place in us when you provide us with information. We are bound by the Privacy Act 1993 (the Act) when we collect and use your personal information.

### **What is personal information?**

It is the information about a living individual, as long as that individual can be identified. The information which we collect, store and use may include, but is not limited to your name, address, date of birth, gender, contact details and your insurance history.

### **Why do we collect personal information?**

We collect personal information so that we can:

- identify you;
- assess any application for insurance cover, including terms on which cover may be offered;
- set up and manage your products and services;
- administer and resolve claims that you make;
- understand your needs and improve our products and services through research, product development and training;
- provide you with information about products which we and other New Zealand members of the Group may offer from time to time.

### **How do we collect personal information?**

Wherever possible, we collect information directly from you. Collection of information from you will occur when you contact us to request that we provide a product or service. We may continue to collect your personal information during the course of our relationship. Your communications with us may be monitored and recorded. This is so we can improve our service, to ensure compliance with our policies and procedures, and to provide evidence of a particular transaction if necessary.

There may be occasions when we collect your personal information from a third party. We do this when it is authorised by the Act, for example when it is impossible or impracticable to collect information from you, or when you consent to us collecting information from someone else.

### **What happens if you don't give us your personal information?**

If we ask for your personal information and you don't give it to us, we may not be able to provide you with any, some, or all of the features of our products or services available to you. We may not be able to accept or process a claim, or make claim payments.

### **Disclosure**

At all times, we will respect and protect the privacy of your personal information. We use and disclose your personal information only for the purposes we collected it, and other directly related purposes. We may collect your information from or disclose it to:

- other companies within the Group;
- any joint ventures with VLIL where authorised or required;
- information technology providers, such as hardware/software vendors and programmers; customer or market research organisations;
- intermediaries such as your agent, adviser, broker, a representative acting on your behalf, other New Zealand Financial Services Providers, or our own authorised representatives and agents;
- policy holders, where you are an insured person, but not the policy holder;
- government, law enforcement or statutory bodies;
- other insurers, financial institutions, insurance and claims reference agencies, credit agencies, loss assessors, financiers, and investigative service providers;
- in the case of a relationship with a corporate partner such as a bank or credit union, the corporate partner and any new incoming insurer;
- legal, accounting, finance and other professional advisers;
- administration or business management services;
- printers, mail service and delivery providers;

- imaging and document management services;
- data modelling and research services;
- other service providers;
- external dispute resolution schemes; and
- as otherwise required by law.

From time to time, your personal information may be sent overseas, either to other members of the Group, or VLIL's partners, agents, contractors or other service providers. VLIL may also provide aggregate statistics about our customers, sales and website information to reputable third parties. These statistics will not include any personally identifiable information.

### **Storing your personal information**

Your personal information is stored securely by us and/or in offshore facilities within the Group, or with any supplier with whom we have a contractual arrangement. We have taken all reasonable steps to protect your personal information from any loss, unauthorised access or other misuse.

### **Accuracy of your personal information**

We will take reasonable steps to ensure that the personal information which we collect, use or disclose is accurate and up to date.

### **How can you access and correct your personal information?**

To request access to or a correction of your personal information you can:

<b>Write to us:</b>	Privacy Officer Vero Liability Insurance Limited Private Bag 92055 Auckland 1142	<b>Call us:</b>	09 306 0350
		<b>Email us:</b>	info@veroliability.co.nz

Sometimes we might not be able to provide some of your personal information. If this happens we'll tell you why. If it looks like it might take longer to retrieve your personal information than we first expected, we'll tell you when it should be available. A fee may be charged.

### **Using your personal information to market to you**

We and the other New Zealand companies within the Group would like to use and disclose your personal information to keep you up to date with the range of products and services available. You can opt out of receiving any marketing information from any Group company.

### **If you have a complaint**

If you have a complaint about the privacy of your personal information, please contact:

Privacy Officer  
Vero Liability Insurance Limited  
Private Bag 92055  
Auckland 1142

We do our best to resolve complaints promptly and fairly, however if you are not satisfied, you may contact the Privacy Commissioner, using one of the following methods:

<b>Mail:</b>	Privacy Commissioner PO Box 10094 The Terrace Wellington 6143	<b>Phone:</b>	0800 803 909 (from 8.30am to 5pm, Monday to Friday)
		<b>Email:</b>	enquiries@privacy.org.nz
		<b>Website:</b>	www.privacy.org.nz

### **Policy Changes**

We encourage you to review this policy on a regular basis as it may be updated in the future. Please contact us if you have any questions.