

Runacres Insurance Ltd Privacy Policy

1. Policy Introduction

Runacres Insurance Ltd (RIL) is committed to protecting the privacy of individuals' personal information. This Privacy Policy sets out the principles that RIL will follow in collecting, using, holding, disclosing and otherwise managing personal information.

"Personal information" is the information about an individual which identifies or is capable of identifying that individual, including but not limited to, names, addresses, email and other contacts, employment, claims, or criminal history.

RIL is bound by the Privacy Act 1993 (Act) including the principles and codes that are associated with the Act.

2. Collection of Personal Information

RIL may collect personal information about an individual in a variety of ways, including when an individual interacts with RIL in person or electronically, for example when an individual accesses our website.

RIL will only collect personal information about an individual where the information is reasonably necessary for one or more of our functions or activities. The kinds of personal information collected and held, how that information is collected and held and the purposes for which that information will be collected, held, used and disclosed will depend on the circumstances.

Examples of instances where personal information may be collected by RIL include:

- i. collecting personal information from clients of our members for the purposes of enabling proper referrals to assist that client; and
- ii. collecting personal information from individuals who enter into service agreements, joint venture agreements or other transactions with RIL and/or our members for the purpose of providing services and administering those agreements.

Examples of the kinds of personal information RIL may collect and hold include:

- i. name;
- ii. address;
- iii. phone number;
- iv. email address;
- v. information about assets or liabilities to be insured;
- vi. information from enquiries made;
- vii. communications between RIL and an individual; and
- viii. physical and personal risk profile, insurance policy, and other related information.

RIL will take reasonable steps to ensure that the personal information that is collected, used or disclosed by it is complete and up to date. RIL will only collect personal information about an individual from that individual unless it is unreasonable or impractical to do so.

3. Use of Personal Information

RIL may use and/or disclose your personal information for a secondary purpose if that secondary purpose is directly related to the purpose of collection. For example, personal information may be disclosed to other service providers of RIL, including, but not limited to insurers, lawyers, loss adjusters, broker network managers, investigators and health service providers.

RIL may also disclose your personal information:

- if RIL are directed to do so by government authorities including, but not limited to the Police, or Inland Revenue Department, or in order to comply with the law or any statutory request;
- to a third party if you have given RIL express and/or inferred consent or authorisation to do so; and/or
- to a third party such as marketing or research agencies.

Where personal information is used for research or product development or marketing purposes, RIL will ensure that the public information does not identify an individual.

Additionally, where you have procured services from RIL or its member and authorised agent, may disclose your personal information to:

- any person authorised by you;
- a financier whose name appears on your policy (for the purpose of confirming the currency of your policy or to confirm if the financier has a current interest);
- an insurer who is providing your insurance (for the purpose of confirming your personal and insurance details, and providing and administering your insurance policy including any claims made under the insurance policy);
- another person named as a co-insured on your policy (for the purpose of confirming if full disclosure has been made to RIL);
- an organisation who provides you with banking facilities (for the purpose of confirming payments made by you to RIL);
- an airline, medical practitioner, treating doctor or emergency assistance provider (to establish your medical status and fitness to travel);
- a dispute resolution organisation (for the purpose of resolving disputes between RIL and you or between RIL and a third party);
- a family member, in the case of a medical emergency;
- a related company or agent that provides computer hosting and support services;
- a mailing house, records management company or technology service provider (for printing and/or delivery of mail, including secure storage and management of RIL' records);
- RIL' related entities, so that RIL and/or its member may offer you other products and services;
- a company to conduct surveys on RIL' behalf for the purposes of improved customer services and/or;
- an insurance reference bureau (to record any claims you make upon an insurance policy purchased through RIL and/or its member).

Further, in the event of a claim, RIL or a RIL authorised agent or member may disclose your personal information:

- to a repairer or supplier (for the purpose of repairing or replacing your insured items);
- to an investigator, assessor, government authority, medical practitioner, hospital or other professional adviser (for the purpose of investigation or assessing your claim);
- a lawyer or recovery agent (for the purpose of defending an action by a third party against you or recovering RIL' costs including your excess); and/or
- to another party in a claim (for the purpose of obtaining a statement from them or seeking recovery from them or to defend an action by a third party).

Personal information about you may also be sought and obtained by RIL from the above people or organisations, and you authorise RIL to obtain personal information from these sources.

4. Security of Personal Information

RIL will take reasonable steps to ensure that the personal information that it holds is protected from misuse, interference and loss and from unauthorised access, modification and disclosure.

RIL will also take reasonable steps to ensure that personal information it holds that is no longer necessary for the disclosed purpose is destroyed or permanently de-identified, subject to any legal obligation to keep the personal information for any required period of time.

5. Access to, Updating and Correcting Personal Information

Under the Privacy Act 1993, you have the right to access and correct your personal information.

In accordance with the Privacy Act 1993 RIL will:

- Give you the opportunity to access the personal information RIL hold about you, and correct any errors in this personal information, generally without restriction or charge. You may request access to your personal information by contacting RIL at the address shown at the end of this Privacy Policy.
- Provide RIL dispute resolution procedures to you, should you wish to complain about how RIL handle your personal information.

RIL' aim is to have accurate and up-to-date information. When you receive policy schedules, renewal notices or other documents from RIL, you should contact RIL if you consider the information is not correct. Where reasonably possible and appropriate, RIL will correct the information on RIL' systems or held on file, or note your request to correct the information on our systems or files.

If you have a complaint or want more information about how RIL is managing your personal information, please contact the Privacy Officer. For security reasons, any request for details of personal information held by RIL must be made in writing.

6. Amendment of Privacy Policy

RIL may amend this Policy from time to time.

7. Intranet and Website

This Policy as amended from time to time is to be placed on the RIL website and is also available upon request.

8. Concerns, Queries and Complaints

If a person has any concern, query or complaint about:

- i. any personal information that may have been collected, used or disclosed by RIL;
- ii. this Privacy Policy; or
- iii. a breach of the Privacy Act 1993, its principles and codes,

they are to be referred to the Privacy Officer of RIL.

RIL takes complaints very seriously and will respond shortly after receiving written notice of the complaint.

Contacting the RIL Privacy Officer:

Allan Silcock

Telephone: (03) 379 5817

Mobile (029) 542 2867

Email allan@runacres.co.nz

Contacting our dispute resolution service:

Financial Services Complaints Ltd

PO Box 5967 Wellington 6011

Telephone: (04) 472 3725

Email Address: www.fscl.org.nz