

Privacy Statement

This Privacy Statement explains how Commercial and Rural Insurance Brokers collects, stores, uses and shares your personal information. We will collect and hold personal information that you provide, or that you authorise us to obtain from other sources, in accordance with the Privacy Act 2020.

By engaging our services, through provision of advice, services and the supply of products, you consent to us collecting, storing, using, and sharing your personal information as set out below:

What information do we collect and why?

Personal information refers to information that could identify an individual. This could include your (or other identifiable individuals such as your dependents) name, address, email address, date of birth, gender, occupation, bank account details, identifying documents such as drivers' licences, contact details, claims details, and insurance history.

Personal information is only collected where it is necessary to enable us to provide you with advice and service in relation to your risk and insurance needs, to manage and maintain our relationship with you, or if required by law.

We may use this information to send you requested product information and promotional material. We may occasionally notify you about new services and special offers, events, or articles that we think will be of interest to you.

We may send you regular updates by email or post on insurance matters. If you would rather not receive this information, or do not wish to receive it electronically, please advise your usual Commercial & Rural Insurance Adviser.

We may use your personal information internally to help us improve our services and help resolve any problems.

We collect information via phone, email and face to face conversations.

What if you do not provide some information to us?

If you do not provide us with full and accurate information, which includes personal information, we cannot properly advise you and you could breach your duty of disclosure as when you enter into a contract of insurance you have a legal duty to disclose to the insurer all facts that are material to the risk.

This could result in a claim being declined by an insurer for non-disclosure.

Do we share your Personal Information with others?

We provide your information to the companies with whom you choose to deal with and their representatives, namely your insurer or premium funding company if you choose to pay your premiums by this method. We do not trade, rent or sell your information.

We may also share your personal information with our regulator, the Financial Markets Authority (FMA), oversight agency, or complaints body.

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Your insurer may pass your personal information to their reinsurers, risk surveyors, loss assessors or health professionals (as applicable to your situations). They may be outside New Zealand, and all will have their own privacy policies.

Your information may also be shared with a third-party insurer in the event of a claim.

We will comply with all our legal obligations when we disclose your personal information, including our obligations under the Privacy Act 2020.

How do we store your Personal Information?

We generally hold in electronic format, within our own internal systems or third-party data storage providers, as well as hard copy form which is stored in our offices.

We have electronic security and access measures in place to prevent unauthorised access and use, loss or alteration of your personal information. Access is limited to employees of Commercial and Rural Insurance Brokers, except for those parties noted above, and then only if specifically required.

Should a data breach occur that is likely to cause you serious harm, we will advise you as soon as possible and notify the Office of the Privacy Commissioner.

Retention of information

As a general rule, we only keep your Personal Information for as long as we require it for the purposes of providing you with the insurance services your request (or related services), or in the case of suppliers, for the term of our commercial agreement.

How can you access or update your Personal Information?

Under the Privacy Act 2020, you have the right to access, update and/or correct your Personal Information, subject to the provisions of the Act.

You can request access to, or the correction of, your personal information via your Commercial & Rural Insurance Broker, or by emailing broker@crbroker.co.nz

You will also need to provide us with enough information to verify your identity.

Upon receipt of your request, the information will be provided to you, or we will correct, amend or delete any personal information. Please note, the fulfilment of requests is subject to the provisions of the Privacy Act 2020.

Updates to our Privacy Statement

This statement may be updated from time to time, and it is important that you review it regularly.

Our website will have the most updated statement.

Further information

If you have any questions about this Privacy Statement or would like more information about privacy at C&R, please contact your usual Commercial & Rural Insurance Adviser to provide your feedback, or email us at broker@crbroker.co.nz