

## Public Privacy Policy

### Coversure Financial Services Limited

Effective Date: 28<sup>th</sup> May 2023

This Privacy Policy describes how Coversure ("we," "our," or "us") collect, use, maintain, and disclose personal information obtained from individuals ("you" or "our clients") in relation to services provided by us. This Privacy Policy applies to all services and interactions with Coversure.

#### 1. Collection of Personal Information

We may collect personal information from our clients in various ways, including but not limited to:

- Information provided by you: We may collect personal information when you apply for an insurance policy, submit a claim, or interact with us through our website, customer service, or other channels. This information may include your name, contact details, date of birth, occupation, financial information, health information, and other relevant details required for insurance purposes.
- Information from third parties: In certain cases, we may obtain personal information about you from third parties, such as other insurance brokers, medical professionals and referral partners for the purposes of initial client contact, insurance application and underwriting, assessing claims, or administering your insurance policy.
- Information collected on our website and social media channels: We may collect information about you when you contact us via our website or our social media channels. This information may include your name, contact details, date of birth, occupation, financial information, health information, and other relevant details required for insurance purposes.

#### 2. Use of Personal Information:

We may use the personal information collected from our clients for the following purposes:

- Underwriting and assessing insurance policies: We may use your personal information to evaluate and determine the terms and conditions of insurance policies, including assessing risks and calculating premiums.
- Policy administration: We use personal information to administer insurance policies, including managing policy renewals, processing claims, and providing customer service.
- Claims assessment and processing: Personal information may be used to investigate and process insurance claims, including assessing claim validity, determining coverage, and making claim payments.
- Compliance with legal obligations: We may use personal information to comply with legal and regulatory requirements, such as anti-money laundering laws, fraud prevention, and reporting obligations to regulatory authorities.
- Marketing and communication: With your consent, we may use your personal information to provide you with information about our products, services, and promotional offers. You have the right to opt-out of receiving such communications.

### 3. Disclosure of Personal Information

We may disclose personal information to the following parties for the purposes described above:

- Service providers and business partners: We may engage third-party service providers and business partners who assist us in delivering insurance services, such as claims assessors, reinsurers, medical professionals, and IT service providers. These parties are obligated to protect your personal information and use it solely for the purposes for which it was disclosed.
- Regulatory and legal authorities: We may disclose personal information to comply with legal obligations, regulatory requirements, or court orders. This includes sharing information with government agencies, law enforcement, and regulatory authorities.
- Other parties with your consent: We may disclose your personal information to other parties with your explicit consent or as required by law.
- If you don't provide information to us that we need on a timely and truthful manner, it may result in issues such as insurance not being offered, claims not being assessed or declined.

### 4. Security and Retention of Personal Information

We take reasonable steps to protect personal information from unauthorized access, loss, misuse, or disclosure. We implement security measures and protocols to safeguard personal information in accordance with industry standards. Personal information is retained for as long as necessary to fulfil the purposes outlined in this Privacy Policy, or as required by law.

### 5. Access and Correction of Personal Information

You have the right to request access to, and correction of, your personal information held by us. If you believe that any personal information, we hold about you is inaccurate, incomplete, or outdated, please contact us using the details provided below.

### 6. Changes to this Privacy Policy

We reserve the right to update or modify this Privacy Policy at any time, and any changes will be effective upon posting the revised Privacy Policy on our website. We encourage you to review this Privacy Policy periodically.

### 7. Contact Us

If you have any questions, concerns, requests or complaints regarding this Privacy Policy or the handling of your personal information, please contact our Privacy Officer at:

Coversure Financial Services Limited
Unit 6/20 Lambie Drive, Manukau, Auckland 2010
0800 121 254
<a href="mailto:coverme@coversure.co.nz">coverme@coversure.co.nz</a>

If your issue cannot be resolved, you can lodge a complaint with the Privacy Commissioner. They can be contacted at:

Privacy Commission
<a href="#">Office of the Privacy Commissioner   Contact us</a>
0800 803 809
<a href="mailto:enquires@privacy.org.nz">enquires@privacy.org.nz</a>