

Vero Insurance New Zealand Limited Privacy Statement

Vero Insurance New Zealand Limited (Vero) is a member of the Suncorp Group of companies (referred to as "the Group"), that offer a range of financial products and services across New Zealand and Australia. A copy of the overarching Suncorp Group Privacy Policy can be found [here](#).

Vero understands the trust that you place in us when you provide us with your personal information. We are bound by New Zealand's Privacy Act ("the Act") which guides us in our responsible handling of your personal information.

What is personal information?

It is information about an identifiable living individual.

What types of personal information do we collect?

The information we collect about you will depend on which Vero products and services you use. Types of information we may collect includes, but is not limited to your:

- name and contact details (e.g. phone number, email address, physical address);
- identity details (e.g. date of birth);
- financial information (e.g. bank account details);
- interactions with us (e.g. enquiries, feedback and complaints); and
- claim-related information (e.g. details of your property).

Why do we collect personal information?

We collect personal information so that we can:

- identify you and keep in contact with 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;
- service, maintain and administer accounts (for example, the updating of customer contact information); and
- 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, or we may contact you if we require further information. 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 payments. We may not be able to correctly identify you to enable us to fulfil your requests.

Collection, Use and 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 it was collected for, or other directly related purposes. We may collect your information from or disclose it to:

- other companies within the Group including any joint ventures;
- information technology providers, such as cloud storage providers, 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 (where required by law);
- other insurers, financial institutions, insurance and claims reference agencies, credit agencies, loss assessors, financiers, and investigative service providers;
- the Insurance Claims Register Limited;
- 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;
- Your mortgage provider or interested party, if you default on paying premiums under your policy;
- legal, accounting, finance and other professional advisers;
- administration or business management services;
- printers, mail service and delivery providers, including for the purposes of contacting you if you forget to update your details with us;
- imaging and document management services;
- data modelling and research services, for example to understand hazards in a particular area following a weather event;
- other service providers;
- external dispute resolution schemes; and
- other parties as otherwise required by law.

Vero may also provide aggregate statistics about our customers, sales and website information to reputable third parties. These statistics will not include any information about identifiable individuals.

Overseas Disclosure

From time to time, your personal information may be sent overseas, either to other members of the Group, or Vero's partners, agents, contractors or other service providers. Where information is sent overseas, it is done so in accordance with the Act. Other countries may not have similar privacy or data protection laws, and may in certain circumstances compel the disclosure of personal information to a third party such as an overseas authority for the purpose of complying with foreign law or regulatory requirements.

How do we protect your personal information?

Your personal information is stored securely by us on-site, within New Zealand and/or in offshore facilities within the Group, or with any supplier with whom we have a contractual arrangement. We also use third party storage providers which may include cloud-based storage providers (in New Zealand or elsewhere) to store information on our behalf. We have taken all reasonable steps to protect your personal information from any loss, unauthorised access or other misuse.

We may need to correspond with suppliers and other parties via email for example to provide information in relation to your claim. We may correspond with you via email and text message and chat if you have provided us with your email address, mobile number or initiated a chat session with us. Email transmissions to and from Vero are not necessarily secure. If you have any concern about the security of the contents of your e-mail, then you should consider providing us with another means of contact.

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?

You have the right to access and correct your personal information held by us. To request access to or a correction of your personal information you can contact us using the details provided at the bottom of this statement.

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. For some detailed requests we may charge a fee to cover costs allowed for under the Act. We'll tell you if a fee will be charged before we process the request.

Using your personal information to market to you

We and the other 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. Marketing communications will include the option to unsubscribe.

If you have a complaint

If you have a complaint about the privacy of your personal information, please contact us using the details provided at the bottom of this statement.

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:

- Email: enquiries@privacy.org.nz
- Phone: 0800 803 909
- Website: www.privacy.org.nz
- Mail: Privacy Commissioner, PO Box 10094, Wellington 6140

NZ Motor Vehicle Register

Vero is authorised to access information from the Motor Vehicle Register under [Gazette notice 2022-au4072](#).

We may access your name, address and vehicle details to:

- assess or process a policy or a claim;
- confirm ownership details;
- verify entitlement to a payment or refund;
- verify your information.

You can 'opt-out' – any person can notify Waka Kotahi NZ Transport Agency if they do not wish to have their details made available. However, even if you have opted out, Vero may still have access to this information under the Official Information Act 1982 and section 237 of the Land Transport Act 1998 in certain circumstances.

Contact us

Write to us:

Privacy Officer
Vero Insurance New
Zealand Limited
Private Bag 92120
Auckland 1142

Call us:

0800 808 508

Email us:

contactus@vero.co.nz

Policy Changes

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

This policy was last updated November 2024.