

MultiSure Ltd Privacy Policy

1. Policy Introduction

MultiSure is committed to protecting the privacy of individuals' personal information. This Privacy Policy sets out the principles that we 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.

MultiSure is bound by the Privacy Act 2020 (Act) including the principles and codes that are associated with the Act.

2. Collection of Personal Information

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

We 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 MultiSure include:

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

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

- name;
- address;
- phone number;
- email address;
- information about assets or liabilities to be insured;
- information from enquiries made;
- communications between us and an individual; and
- physical and personal risk profile, insurance policies, and other related information.

MultiSure will take reasonable steps to ensure that the personal information that is collected, used or disclosed by it is complete and up to date. We 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

MultiSure 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 MultiSure, including, but not limited to insurers, lawyers, loss adjusters, broker network managers and investigators.

MultiSure may also disclose your personal information:

- if we 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 us 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, MultiSure will ensure that the public information does not identify an individual.

Additionally, where you have procured services from MultiSure or its authorised agent, we 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 us);
- an organisation who provides you with banking facilities (for the purpose of confirming payments made by you to us);
- 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 us and you or between us 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 MultiSure' records);
- MultiSure related entities, so that we may offer you other products and services;
- a company to conduct surveys on our 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 MultiSure).

Further, in the event of a claim, MultiSure or a MultiSure authorised agent 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 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 MultiSure from the above people or organisations, and you authorise us to obtain personal information from these sources.

4. Security of Personal Information

MultiSure 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.

We 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 2020, you have the right to access and correct your personal information.

In accordance with the Privacy Act 2020 MultiSure will:

- Give you the opportunity to access the personal information we 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 us at the address shown at the end of this Privacy Policy.
- Provide our dispute resolution procedures to you, should you wish to complain about how we handle your personal information.

Our aim is to have accurate and up-to-date information. When you receive policy schedules, renewal notices or other documents from us, you should contact us if you consider the information is not correct. Where reasonably possible and appropriate, we will correct the information on our 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 MultiSure is managing your personal information, please contact the Privacy Officer. For security reasons, any request for details of personal information held by MultiSure must be made in writing.

6. Amendment of Privacy Policy

MultiSure 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 MultiSure website and is also available upon request.

8. Concerns, Queries and Complaints

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

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

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

MultiSure takes complaints very seriously and will directly after receiving written notice of the complaint.

Contacting the MultiSure Privacy Officer:

Philip Toohill

Telephone: (09) 300 5581

Email: philip@multisure.co.nz

Contacting our dispute resolution service:

The Insurance and Financial Services Ombudsman Scheme (IFSO Scheme)

PO Box 10845 Wellington 6143

Telephone: 0800 888 202

Email Address: info@ifso.nz