

# Lumley General Insurance (N.Z.) Ltd

## Privacy Policy

Lumley General Insurance (N.Z.) Ltd (We, Us, Our) is committed to collecting and handling your personal information in accordance with the Privacy Act 1993. We collect information about you to process, assess and verify your application for our products and any claims you may make; administer and manage the products or services we provide; and provide you with information about other products or services that may be of benefit to you.

If reasonable and practicable, we will only collect your personal information from you but where necessary, we may also collect it from other persons and/or entities.

The intended recipient of any information collected is Lumley General Insurance (N.Z.) Ltd PO Box 2426 Auckland 1140.

Your information may be held by us or the person and/or entity that collected it.

We may release information about you when required or permitted by law. We may also disclose information where you have authorised us to, or where disclosure is connected to the purpose for which it was collected.

Such disclosure may include to:

- our agents and contractors who provide financial, legal and administrative services;
- mailing houses and document service providers;
- related bodies within the Lumley Group for training purposes;
- financial institutions and reinsurers;
- claims investigators and assessors;
- insurance industry reference bodies and industry complaint tribunals;
- our local and overseas related entities;
- government agencies including New Zealand Inland Revenue;
- law enforcement agencies, where we suspect unlawful activity;
- the Insurance Claims Register (ICR) for fraud prevention purposes;
- someone else where we collected your personal information from that person or entity.

We will not however, use your personal information for any purpose that is not related to the products or services we provide to you, or for any purpose for which you would not reasonably expect us to use the information.

If you do not provide the information sought by us, it may affect our ability to provide you with and administer our products or services. If you are providing information to apply for an insurance policy, you are reminded that as an insured person you have a duty under insurance law to disclose all relevant information. Please refer to your application form or insurance documents for further details of this duty, and the consequences of not complying with it.

You can request access at any time to personal information we hold about you. You may ask us at any time to correct this information where you believe it is incorrect or out of date.

You may be charged the reasonable expenses incurred in giving you any information you have requested (such as searching and photocopying costs).

You can request a copy of our Privacy Policy or make a complaint about the privacy of your personal information by contacting:

The Privacy Officer, Lumley General Insurance (N.Z.) Ltd PO Box 2426 Auckland 1140.

When you insure or otherwise deal with us, you consent to using, disclosing and handling your personal information in accordance with this Privacy Policy.

