

LAST UPDATED: February 2023

1. Outline of this Privacy Statement

- 1.1 Delta Insurance New Zealand Limited (**Delta, we, us and our**) are committed to protecting the personal information of all our customers (**Customers**) in accordance with the Privacy Act 2020 (**Privacy Act**) and the Information Privacy Principles as set out in the **Privacy Act**.
- 1.2 This Privacy Statement will help **Customers** understand how and why **we** collect information, how that information is stored, how they can access and correct that information and when **we** might disclose information to third parties.
- 1.3 This Privacy Statement does not limit or exclude any rights that a **Customer** has or may have under the **Privacy Act** and (where applicable) the General Data Protection Regulation 2016/679 (**GDPR**).
- 1.4 For further information, please see www.privacy.org.nz.

2. Application of this Privacy Statement

- 2.1 This Privacy Statement applies to all instances in which personal information is collected from a **Customer** by **us**.
- 2.2 By using the products and/or services offered by **Delta (Services)**, the **Customer** consents to the collection, use, disclosure, storage and processing of personal information in accordance with this Privacy Statement.

3. Changes to this Privacy Statement

- 3.1 **Delta** may change this policy at any time by uploading a revised Privacy Statement to their website, www.deltainsurance.co.nz (the **Website**).
- 3.2 All **Customers** agree to be bound by the Privacy Statement that is in effect at the time they use the **Services**.

4. Collection of Personal Information

- 4.1 **Delta** will collect the following personal information:
 - a Any communication with **us** directly, via phone and/or email.
 - b Information obtained by or submitted to **Delta** from the **Customer** through that **Customer's** use (or prospective use) of the **Services**, including via a **Customer's** insurance broker or financial adviser.
- 4.2 **Delta** may supplement the information provided to them with information that they receive from third parties.
- 4.3 **We** do not collect any other personal information about **Customers**, including details about any **Customer's** race, ethnicity, religious beliefs, sexual orientation, medical information, political information or any other genetic or biometric data.

5. Personal Information that may be Collected

- 5.1 **Delta** may, in addition to other information, collect the following information about a **Customer**:
 - a The **Customer's** name, phone number, residential address and email address;
 - b The **Customer's** gender and date of birth;
 - c The number of members of their household;
 - d The number of internet-enabled devices used by the household;
 - e Employment history, skills and experience; professional licences and affiliations;
 - f Educational background;

- g Financial information and account details such as payment card number; bank account number and account details; credit history and credit score; assets; income; and other financial information;
- h Other sensitive information – in certain cases, **we** may receive sensitive information about you. In addition, **we** may obtain information about your criminal record or civil litigation history in the process of preventing, detecting and investigating fraud;
- i Information enabling **us** to provide **Services** – location and identification of property insured (for example, property address, vehicle licence plate or identification number); travel plans; age categories of individuals you wish to insure; policy and claim numbers; coverage/peril details; cause of loss; prior accident or loss history; your status as director or partner, or other ownership or management interest in an organisation; and other insurance you hold; and
- j Marketing preferences and customer feedback – a **Customer** may provide **us** with their marketing preferences, enter a contest or prize draw or other sales promotion, or respond to a voluntary customer satisfaction survey.

5.2 If any **Customer** chooses not to provide information when **we** ask for it, they may not be able to use the **Services**.

6. Use of Personal Information

6.1 The information that **Customers** provide to **Delta** may be used:

- a to verify the identity of the **Customer**;
- b in connection with the provision (or potential provision) of the **Services** to the **Customer**, including the provision of such information to underwriters and underwriting syndicates as part of the **Services**;
- c to communicate with **Customers** in relation to the **Services**;
- d to market the **Services** to **Customers**, including contacting **Customers** electronically (for example, by text, email or an online messaging platform);
- e to undertake credit checks of any **Customer** (if necessary);
- f to invoice any **Customer** and to collect money that a **Customer** owes, including authorising and processing credit or debit card transactions;
- g to respond to communications from a **Customer**, including any complaints;
- h to co-operate with any government, industry or regulatory authorities;
- i to protect and/or enforce our legal rights and interests, including defending any claim; or
- j for any other purpose authorised by a **Customer**, the **Privacy Act** and/or **GDPR**.

6.2 **Delta** reserves the right to use data (on a strictly anonymous basis) in relation to any **Customer's** use of the **Services** for marketing and accounting purposes.

6.3 Customers may request **Delta** to stop sending marketing messages at any time, by emailing contactus@deltainsurance.co.nz

7. Privacy Officer

7.1 **Delta** shall, at all times, have a person appointed as the "Privacy Officer" (the **Privacy Officer**).

7.2 The **Privacy Officer** must be familiar with the provisions of this Privacy Statement and be available to assist on privacy matters for **Delta**.

7.3 The **Privacy Officer** may be contacted at contactus@deltainsurance.co.nz

8. Cookies

8.1 **Delta** uses cookies (being an alphanumeric identifier that **we** transfer to your computer's hard drive so that **we** can recognise your browser) in order to monitor your use of the **Website**. **Customers** may disable cookies by changing the settings on their browser, although this may mean that you cannot use all of the features of the **Website**.

9. Disclosure of Personal Information

- 9.1 Unless expressly authorised to do so by the relevant **Customer** or under this Privacy Statement, **we** will not disclose any **Customer's** personal information to any third party except where disclosure relates to the purposes for which the information was collected (as stated in clause 6.1 above).

10. Protection and Retention of Personal Information

- 10.1 **Delta** will take all reasonable steps to ensure the personal information collected, used or disclosed in accordance with this Privacy Statement is stored in a secure environment protected from unauthorised access, modification or disclosure.
- 10.2 **Delta** will hold personal information collected in accordance with this Privacy Statement both before and after the provision of its **Services** in order to fulfil the purposes for which it was collected, but only for so long as **we** are legally entitled to do so.

11. Legal Rights and Access to Personal Information

- 11.1 **Customers** have the following rights in relation to their personal information:
- a To request access to their personal information.
 - b To request a correction to their personal information.
 - c To request the deletion or removal of their personal information.
 - d To object to the processing of their personal information.
 - e To request a restriction on the processing of their personal information.
 - f To request a transfer of their personal information to you or a third party.
 - g To withdraw consent to the use of their personal information.
- 11.2 If at any time a **Customer** wishes to exercise any of the rights above, please contact **us** at contactus@deltainsurance.co.nz

12. Data Processing Agreement

- 12.1 This Privacy Statement may be supplemented or superseded between a **Customer** and **Delta** pursuant to the terms of any data processing agreement (or document having similar effect) entered into in writing between the **Customer** and **Delta**.

13. Severability

- 13.1 If any part of this Privacy Statement is found by a court to be invalid, void or unenforceable, whether under the **Privacy Act**, **GDPR** or any other applicable law, such provision will be deemed to be deleted from this Privacy Statement and the remaining provisions will continue in full force and effect.



We are a member of the Insurance Council of New Zealand and adhere to the Fair Insurance Code which provides you with assurance that we have the highest standards of service for our customers.