

PRIVACY NOTICE

Introduction

To arrange and manage your insurance and provide you with our services, we (in this Privacy Notice section “we”, “our” and “us” means Allianz Partners, and our agents) collect, store, use and disclose your personal information including sensitive information.

The collection of information is required pursuant to the common law duty to disclose all material facts relevant to the insurance sought and is mandatory. If you do not agree with the matters set out in our Privacy Notice or will not provide us with personal information, we may not be able to provide you with our services or products, process your application, issue you with a policy or process your claims. We will not retain your personal data for longer than is necessary for the purposes for which it may be lawfully used.

The personal information we collect

Personal information we collect includes, for example:

- Identity Information: such as name, age, date of birth, passport details;
- Contact Information: such as phone number, email address, postal address;
- Health Information: such as medical and health information, medical history;
- Financial information: such as bank account and payment details;
- Travel and Itinerary Information: such as booking details, travel dates, destinations, travel group details and related arrangements;
- Policy and Claims Information: such as your current and past policies with us or another insurer, including the sum assured, premiums and claims information, previous claims;
- Tracking and Preference Information: other information we collect when you visit our website such as your IP address and online preferences.

How we collect your personal information

We collect personal information in several ways.

We collect personal information directly from you when you interact with us, including when you purchase or enquire about our products, submit an application, make a claim, speak with us by phone or email or use our websites or digital tools.

We also collect personal information from third parties, who may include:

- your family members: who may provide Identity Information, Contact Information, Travel and Itinerary Information and Financial Information;
- travelling companions: who may provide Identity Information, Contact Information and Travel and Itinerary Information;
- medical and health service providers (for example, your GP or treating hospital): who may provide Medical and Health Information and Identity Information;
- travel consultants and travel booking providers involved in arranging your travel or travel insurance: who may provide Identity Information, Contact Information and Travel and Itinerary Information;
- other travel insurance providers and intermediaries: who may provide Policy and Claims Information and Contact Information;
- claims handlers, assessors and investigators: who may provide Policy and Claims Information, Medical and Health Information and Identity Information;
- business partners such as Universities: who may provide your contact information; and
- other persons where authorised by you.

We may also obtain your information from publicly available sources.

We are the “data controller” and are responsible for ensuring your personal information is used and protected in accordance with applicable laws and regulations.

Use and purposes of collection

We collect and use your personal information where it is necessary for us to provide insurance and our services to you. Any personal information we collect is used by us and our agents to evaluate and arrange your insurance. We also use it to administer and provide the insurance services and manage your and our rights and obligations in relation to the insurance services, including managing, processing, investigating claims and screening to comply with economic sanctions obligations. We may also collect, use and disclose it for product development, marketing (where permitted by law or with your consent), customer data analytics, research, IT systems maintenance and development, recovery against third parties, fraud investigations and for other purposes with your consent or where authorised or required by law. We do not use sensitive information for marketing purposes or provide that information to any third parties for marketing.

Disclosures to third parties

You authorise us to disclose your personal information to recipients including third parties (some of whom are data processors) in New Zealand and overseas involved in the above processes, such as travel consultants, travel insurance providers and intermediaries, agents, distributors, reinsurers, claims handlers and investigators, cost containment providers, medical and health service providers, overseas data storage (including cloud storage) and data handling providers, transportation providers, legal and other professional advisers, your agents, broker and travelling companions, your travel group leader if you travel in a group, your employer if you have a corporate travel policy, your bank if you have bank credit card insurance, the Insurance Claims Register and our related and group companies and Tower Limited. Some of these third parties may be located in other countries including in Australia, Europe, United Kingdom and Ireland, Asia, Canada or the USA. We will use reasonable endeavours to ensure people we disclose your personal information to outside New Zealand are required to protect it in a way that provides comparable safeguards to those set out under New Zealand privacy law, such as via contractual data protection obligations, our group binding corporate rules or because they are subject to laws of another country with comparable protections. However, you acknowledge that sometimes overseas recipients of your personal information may not be required to protect it in a way that provides comparable safeguards to those provided under the New Zealand privacy law.

Communication

Where permitted by law or with your consent, we may contact you with offers of products or services (from us, our related companies, as well as offers from our business partners) that we consider may be relevant and of interest to you (including insurance products). This could be via telephone, post, email, electronic messages online or via other means such as SMS. You can withdraw your consent at any time if you no longer wish to receive marketing material or promotional offers from us or our related companies and business partners by calling our Customer Care Team on 0800 800 048.

Your rights to access and correction

You can: (1) seek access to your personal data and ask about its origin, the purposes of the processing, and details of the data controller or data processor and the parties to whom it may be disclosed; (2) correct and update your personal information (subject to the provisions of applicable privacy legislation), and (3) ask for a copy of your personal data in an electronic format for yourself or for someone you nominate. You may in some circumstances restrict the processing of your personal data, and request that it be deleted. Where your personal information is used or processed with your specific consent as the sole basis for processing (rather than on a contractual basis or legitimate interest), you may withdraw your consent at any time.

In cases where we cannot comply with your request concerning your personal information, we will give you reasons why. You may not access or correct personal information of others unless you have been authorised by their express consent or are otherwise permitted by law. When you provide personal information to us about other individuals, we rely on you to have first obtained each of those individuals' consent, and have made them aware of the matters set out in this Privacy Notice.

Contact us

If you have a request or complaint concerning your personal information or about our Privacy Notice, please contact: Privacy Officer Allianz Partners, P.O. Box 33 313, Takapuna, Auckland 0740 or email us at AzPNZ.Privacy@allianz-assistance.co.nz. For urgent assistance please call our Customer Care Team on 0800 800 048. You can also contact the Privacy Commissioner at the Office of the Privacy Commissioner, P.O. Box 10 094, The Terrace, Wellington 6143 if you have a complaint.

For more information about our corporate privacy policy and handling of personal information, including further details about access, correction and complaints, please visit our website at www.allianzpartners.co.nz and click on the Privacy Policy link.