



CAMBRIDGE INSURANCE BROKERS – PRIVACY POLICY

Cambridge Insurance Brokers Limited and its affiliates and subsidiaries (“we”, “us”, “our”) is committed to protecting your privacy and to collecting and handling your personal information in accordance with the Privacy Act 2020.

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

WHY WE COLLECT YOUR PERSONAL INFORMATION

Personal information (such as your name, contact information, and information relevant to your insurance history and requirements) is collected where it is specific to and required for products and services we provide to our clients. These include, but are not limited to:

- Evaluating, placing, and managing your insurance application(s) and policy(ies)
- Administering claims
- Managing and processing insurance-related payments
- Letting you know about our products and services

We will usually obtain most if not all this information directly from you, but may also use public sources of information, or third parties (with your permission).

As a reminder, not providing the information we need may affect our ability to provide you with and administer our products and/or services, and if you are providing information for an insurer’s consideration (e.g. to apply for or renew a policy) you have a duty under insurance law to disclose any and all relevant information.

DISCLOSURE OF YOUR PERSONAL INFORMATION TO THIRD PARTIES

We may disclose your personal information to insurers, reinsurers and other third parties (including but not limited to claim assessors, loss adjusters, repairers) as appropriate but only if necessary to provide general insurance and other services to you or for a purpose directly related to the provision of the services to you. We may also disclose personal information as deemed necessary to satisfy any applicable law, regulation, legal process or governmental request.

Information may also be disclosed to other third parties such as premium funding providers, your finance company(ies) and / or finance broker(s), your advised lawyers and / or accountants, and brokers who specialise in other lines of insurance that we cannot provide, however this will be with your knowledge and only relevant information will be provided.

Where third parties are provided with your personal information to enable them to perform their agreed activities, they are also required to abide by the relevant privacy law(s) and regulation(s). They are also required to only use the personal information for the sole purpose of supplying their specific services.



We will never exchange, sell, or otherwise distribute personal information that we hold about you except for the purposes noted above.

SECURITY OF YOUR PERSONAL INFORMATION

We have put safeguards in place that are reasonable in the circumstances to prevent the loss, misuse or disclosure of personal information, with this information normally kept in accordance with our internal retention policies. However, no security system is impenetrable. We cannot guarantee the security of our database, nor can we guarantee that personal information you supply will not be intercepted while being provided to us, especially over the internet. As such, we request that you exercise sensible precautions, particularly when providing personal information via electronic means, such as not submitting bank account or credit card details to us via email.

ACCESS TO YOUR PERSONAL INFORMATION

It is important that any personal information that we hold about you is accurate, complete and up to date. Under the Privacy Act 2020, you have the right to access and correct any personal information about you that is held by us.

If you would like to access and / or amend your personal information or believe that we may have incorrect or incomplete information about you on our records, please contact your broker directly.

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

WEBSITE INFORMATION

Cookies

Like almost all business websites, we may use cookies on this website.

Cookies are very small text files that your internet browser stores when you visit websites and help to identify a user's device whenever that user returns to the website. Cookies are commonly used in order to make websites work more efficiently, help us improve content, and support the provision of a positive experience for users. They also assist in providing information to help us understand how different visitors use our website. You cannot be identified from cookie information.

Our website also uses cookies to promote products and services from us on third party websites (such as Google) to visitors of our website. Again, we emphasise that no personally identifiable data is collected for this advertising.

You can choose not to accept cookies by amending your internet browser settings, however this may affect your experience on our website. Should you choose to continue to use our website, you agree to the use of cookies as per the information noted above.



Third party analytics tools

For the purposes of improving our services and products, we use Google Analytics to measure anonymised activity on our website. We may also use other tools in order to promote our business and optimise user experiences or for the security of our website, including but not limited to Google's Remarketing feature, Facebook's Remarketing feature, SurveyMonkey, and Google reCAPTCHA.

External

links

Our website may include links to other websites whose privacy policies we do not control. Once you leave our website, the privacy policy of the owner of the website you are visiting will govern the use of any personal information you may provide on that website, and this may differ to our policy.

You should be able to find the privacy policies of the other websites via a link on their homepage, however if you can't find it you may need to contact the website directly for that information.

CONTACT US

If you have a complaint relating to your personal information or any queries about our privacy policy, please contact us:

Attn: Privacy Officer
Cambridge Insurance Brokers Limited
PO Box 1747
Rotorua 3010

Privacy policy updates

This privacy policy was last updated in January 2021. We may update this privacy policy from time to time. When we do so, changes in our privacy policy will be effective immediately. If you are a regular visitor to our website, we recommend that you check this privacy policy on a regular basis.