



Privacy Policy



1. About This Policy

www.nziblue.co.nz is the website of NZI Blue. The administration of the website is performed by Initio Limited trading as NZI Blue. The arranging of insurance contracts on this website, as well as policy and claims management, is the responsibility of NZI Blue. 'We', 'us', and 'NZI Blue' refers to Initio Limited trading as NZI Blue.

This Privacy Statement applies to our clients, prospective clients, contractors, suppliers, and other individuals whose personal information we may collect in the course of our business.

Our Contact Details:

Postal address: PO Box 319, Hamilton 3204

Physical address: Level 1, 6 Garden Place, Hamilton Central, Hamilton, New Zealand

Email: support@nziblue.co.nz

Telephone: 0800 225 839

2. Information We Collect

We collect and hold personal information that you provide, or that you authorise us to obtain from other sources, such as an agent, including your insurance broker, in accordance with the Privacy Act 2020. We also collect personal information about you indirectly (that is, from sources other than you). We will only collect your personal information where it is necessary to enable us to operate our business, provide you with advice and service in relation to your risk and insurance needs, to manage and maintain our relationship, or if required by law.

Information You Provide Directly

Personal information we collect directly from you, or your agent, includes, but is not limited to:

- Contact and identification details, including email address, postal address, phone number, and other identifying information supplied during the quote, sign-up, and claims process.
- Specific personal and insurance information supplied during the insurance sign-up and claims process.
- Claims information, including information about loss(es) you have suffered to assist you in making a claim under your policy(ies).
- Transaction and financial information, including details about payments to and from you, bank account details for refunds or payments, and other details of products and services you have purchased from us.
- Vehicle details and drivers licence information, including vehicle registration details, ownership information, and drivers licence details, to arrange and manage motor vehicle insurance and process motor-related claims.
- Email addresses of those who communicate with us via email or online chat, including users who email themselves a quote from our website.

Where you are acting as a representative for another person (such as a company, trust, or family member), we may collect your personal information to engage with you in that capacity, as well as personal information about the person you represent.

Where you provide NZI Blue with personal information about any other person, you confirm that you have their authority to both:

- disclose their personal information
- authorise NZI Blue to collect, hold, use and share the information in accordance with this privacy policy.

Information We Collect Indirectly

We also collect personal information about you from third parties (indirect collection). Sources of indirect collection include, but are not limited to:

- Insurance Brokers: Where you are represented by an insurance broker, the broker will provide us with your personal information to enable us to arrange insurance and to manage claims.
- Other insurers and the Insurance Claims Register: Claims history, including your history of insurance claims, which may be relevant in assessing your insurance needs and obtaining quotations. We may obtain this from other insurers and from the Insurance Claims Register, an external database where insurers can access claims information.
- Insurers, claims managers, and loss adjusters: Opinions, assessments, or notes about you, including professional opinions or assessments made in connection with claims assessment and management.
- Co-insureds: Where another person arranges a policy that also covers you we may receive your personal information from them.
- Third-party data providers: Risk data about properties or vehicles that we may quote on or insure. Where third parties are used to collect this data, it is used for underwriting and insurance assessment purposes and does not include personally identifiable information.

NZ Motor Vehicle Register

Waka Kotahi NZ Transport Agency (NZTA) administers the New Zealand Motor Vehicle Register, which contains information about vehicles in New Zealand and the people they are registered to.

Initio Limited may access the Motor Vehicle Register for the purposes of assessing or processing an insurance policy or claim in relation to a vehicle, pursuant to section 241 of the Land Transport Act 1998 (LTA) and Gazette Notice 2022-au4072 of 28 September 2022.

If you prefer not to have your name and address accessible through the Motor Vehicle Register under section 241 of the LTA, you can notify NZTA. Visit www.nzta.govt.nz for details on what the Motor Vehicle Register entails and how to opt out.

3. How We Use Your Information

The personal information we collect is used for the following purposes:

- To underwrite, bind, and manage insurance policies on your behalf.
- To submit and manage claims with insurers.
- To provide you with advice and service in relation to your risk and insurance needs.
- To communicate with you about your insurance arrangements.
- To contact you by phone, email, or text message for marketing, follow-up, or feedback purposes.
- To process and manage payments to and from you.
- For training our staff and for quality assurance purposes.
- For internal reporting, budgeting, and business analysis.
- To verify or enforce compliance with the policies governing our website and applicable laws, or to protect against misuse or unauthorised use of our website.
- To comply with legal or regulatory obligations, including disclosure when legally required to do so at the request of governmental authorities conducting an investigation or audit.
- For other specified purposes we notify you of, or which you authorise.

We may also use and disclose your personal information for a secondary purpose related to a purpose for which we collected it, where you would reasonably expect us to do so. For example, we may disclose your personal information to third-party service providers so that they can provide contracted services to us, such as information technology support, hosting services, telephone services, or mailing and delivery of documents.

4. Who We Share Your Information With

We share your personal information with third parties where necessary to carry out our business and provide our services. The key parties we share with are described below.

Our Insurer — NZI / IAG New Zealand

Your policy is underwritten by NZI, a business division of IAG New Zealand Limited, and distributed by NZI Blue. We share the information we collect with NZI either automatically or on request. NZI holds the ultimate risk for your insurance and the information we collect is relevant for their underwriting of the risk and assessment of claims. NZI may share the information with reinsurers as required in connection with your policy.

Insurance Brokers

Where your insurance placement has been facilitated through a broker, we will share with that broker the information we collect (as defined in this Privacy Statement). We do this through reporting and by providing your broker with copies of all communications and documents. This includes sharing with the broker information about, and correspondence relating to, any claims you make with us. We may also share information with your broker on specific request, which may include but is not limited to claims records, claims status, policy insured values, and excesses.

Claims Management Parties

In connection with the assessment, management, and settlement of claims, we may share information with:

- Loss adjusters, repairers, and valuation providers, to assess, manage, and settle claims on your behalf.
- Professional advisors, including lawyers and accountants, to obtain advice, manage disputes, or support claims and litigation matters.
- Private investigators, to investigate claims or verify information where necessary.
- Other parties involved in claims (including passengers, witnesses, and third parties), to assess and manage claims.

Our Professional Indemnity Insurers

We may share information with our own professional indemnity insurers to support our insurance arrangements and respond to potential claims against us.

Other Third Parties

We also share information with:

- Associated suppliers, current or prospective insurance capacity providers, and service providers for claims processing and management.
- Storage providers (including cloud storage) within New Zealand and overseas. We 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.
- Any successor entity in connection with a corporate merger, consolidation, sale of assets, or other corporate change.

Third-Party List

Given the number of insurers and other third parties with whom we routinely exchange personal information, it is not practicable to list each one individually. However, a list of these parties, including their names and contact details is available on request. Please contact us using the details in Section 1 if you would like this information.

he third parties listed above may also collect your personal information indirectly from us, or from each other, and may disclose your personal information to their own service providers, professional advisers, sub-contractors, or other parties where necessary to provide services in connection with our relationship with you. By providing your personal information to us, you acknowledge that these third parties may collect your personal information indirectly (from us or from each other) and that this Privacy Statement serves as notification of that collection.

5. How We Store and Protect Your Information

We store the above information on our secure servers and related software and database applications.

We have put in place a range of electronic security and access measures to prevent your personal information from being accidentally lost, used, or accessed in an unauthorised way, altered, or disclosed.

Should we suffer a data breach that is likely to cause you serious harm, we will advise you as soon as practicable and report the breach to the Privacy Commissioner.

6. Your Rights

You have rights under the Privacy Act 2020 to access, update, and correct your personal information held by us or by any of the third parties identified in this Privacy Statement.

Access and Correction

To access or correct your personal information held by us, please contact us using the details provided in Section 1. To access or correct information held by other parties, please contact them directly — we are happy to provide you with their contact details where available.

Upon receipt of your written request and enough information to allow us to identify you, we will provide you with the personal information we hold about you. We will also correct, amend, or delete any personal information that we agree is inaccurate.

Complaints

If you believe your privacy rights have been breached, or if we have not responded adequately to an access or correction request, you have the right to make a complaint to the Privacy Commissioner. We encourage you to contact us first so we can attempt to resolve any concern.

Policy Changes

If our information practices change at some time in the future, we will post a new version of this Privacy Policy to our site and notify existing clients. Once updated, you are deemed to have been given notice of our new policy. Questions about this Privacy Statement? Contact us at support@nzibblue.co.nz.