

Scope

This statement applies to the operations of QBE in New Zealand.

The Privacy Act 2020 (the Act) regulates the way organisations such as QBE collect, use, protect and disclose Personal Information. We are committed to safeguarding your privacy and the confidentiality of your Personal Information.

QBE collects only that Personal Information necessary for us to provide you with the services you require. This includes assessing and managing your insurance application or policy, any claim you may make and use of our online services for training and recruitment. We will only use and disclose your Personal Information for a purpose you would reasonably expect. We will request your consent to any other purpose.

If you do not provide QBE with this Personal Information we may not be able to process your application for insurance cover, process your claim or accept your application for employment with us.

We, or our authorised agent, may disclose your Personal Information to:

- any person authorised by you;
- a financier whose name appears on your policy (for the purpose of confirming the currency of your policy or to confirm if the financier has a current interest);
- an insurance agent who is arranging your insurance (for the purpose of confirming your personal and insurance details);
- another person named as a co-insured on your policy (for the purpose of confirming if full disclosure has been made to us);
- another insurer (for the purpose of confirming your No Claim Bonus, or seeking recovery from them or to assess insurance risks or to assist with an investigation);
- an organisation who provides you with banking facilities (for the purpose of confirming payments made by you to us);
- an airline, medical practitioner, treating doctor or emergency assistance provider (to establish your medical status and fitness to travel);
- QBE dispute resolution organisation (for the purpose of resolving disputes between QBE and you or between QBE and a third party);
- a family member, in the case of a medical emergency;
- our reinsurers, who may be located overseas;
- a related company or agent that provide, computer hosting and support services, which may be located overseas;
- a mailing house, records management company or technology service provider (for printing and/or delivery of mail, including secure storage and management of our records);
- our related entities, so that we may offer you other products and services;
- a company to conduct surveys on our behalf for the purposes of improved customer services and
- an insurance reference bureau (to record any claims you make upon us).

In addition to the above, in the event of a claim, QBE or our authorised agent may disclose your Personal Information:

- to a repairer or supplier (for the purpose of repairing or replacing your insured items);
- to an investigator, assessor, medical practitioners, hospitals or other professional advisers (for the purpose of investigating or assessing your claim);
- a lawyer or recovery agent (for the purpose of defending an action by a third party against you or recovering our costs including your excess);
- to a witness to a claim (for the purpose of obtaining a witness statement);
- to another party in a claim (for the purpose of obtaining a statement from them or seeking recovery from them or to defend an action by a third party).

Personal Information (about you) may also be obtained from the above people or organisations.

In addition we will:

- Give you the opportunity to find out what Personal Information we hold about you and, when necessary, correct any errors in this information. Generally we will do this without restriction or charge.
- Provide our dispute resolution procedures to you, should you wish to complain about how we handle your Personal Information.

Our aim is to always have accurate and up-to-date information. When you receive policy schedules, renewal notices or other documents from us, you should contact us if the information is not correct.

Where reasonably possible we will correct the information on our systems or held on file.

If you have a complaint or want more information about how QBE is managing your Personal Information, please contact the Privacy Officer. For security reasons, any request for details of Personal Information held by us should be made in writing.