



At DUAL New Zealand Limited, we are committed to protecting your privacy in accordance with the Privacy Act 2020 (NZ) (Privacy Act). This Policy describes our current policies and practices in relation to the collection, handling, use and disclosure of personal information. It also deals with how you can complain about a breach of the privacy laws, how you can access the personal information we hold about you and how to have that information corrected.

What information do we collect and how do we use it?

When we are asked to issue an insurance quotation or a policy, or to assess a claim made on an insurance policy that we have issued, we ask you (or your insurance broker or representatives) for the information we need to do so. We also collect information from you when you complete quote and contact forms on our website or contact us directly (such as via email) to provide information. This can include a broad range of information ranging from your name, address, contact details, age and gender to other information about your personal affairs including your claims history, assets, liabilities, occupation, financial situation and your health and well-being.

We use your information to assess the risk of providing you with insurance, provide quotations, issue policies and assess claims, on behalf of the insurers we represent. We also use your information to administer any policies we have issued to you and may do so by mail or electronically, unless you tell us that you do not wish to receive electronic communications.

From time to time we will use your contact details to send you offers, updates, newsletters or other information about products and services that we believe will be of interest to you. We will always give you the option of electing not to receive these communications and you can unsubscribe at any time by notifying us that you wish to do so.

Where necessary, we may use your information internally to help us improve our services, resolve any problems or to meet our legal and regulatory obligations.

Our website does not use cookies to collect personal information. Our website host does not store any personal information that is entered into the forms provided on our website.

What if you don't provide some information to us?

We can only assist in providing you with insurance or assessing an insurance claim if we have all relevant information. If you do not provide us with the information we ask for, we may not be able to provide you with insurance or assess an insurance claim that you have made. In addition, when applying for insurance, you have a duty to provide an insurer with the information it needs to decide whether to provide insurance and if so, on what terms. If you do not provide us with all relevant information you may breach this duty.

How do we hold and protect your information?

We strive to maintain the relevance, reliability, accuracy, completeness and currency of the personal information we hold and to protect its privacy and security. We keep personal information only for as long as is reasonably necessary for the purpose for which it was collected or to comply with any applicable legal or ethical reporting or document retention requirements.

We hold the information we collect from you in electronic form in our document management system, and some information that we collect is stored in hard copy by an external data storage provider which we hold for as long as reasonably necessary. We also use external electronic data storage and data processing providers located in California in the United States for the purpose of storing back-up data and maintaining our customer database to ensure we can maintain our service to you if network interruption occurs.

Will we disclose the information we collect to anyone?

We do not sell, trade, or rent your personal information to others.

We provide your information to the insurers we represent when we issue and administer insurance policies. Some of these insurers may be located outside New Zealand particularly as DUAL uses Lloyd's of London, therefore disclosure is almost always to the UK. When providing you with a quotation or insurance terms, we will tell you if the relevant insurer is located anywhere besides the UK and if so, where they are located. If they are not regulated by laws that protect your information in a way similar to the Privacy Act, we will seek your consent before disclosing your information to them.

We are part of Howden Group Holdings. We may provide your information to other entities in the Howden Group who are based in the United Kingdom, if it is necessary for us to do so to obtain information technology, claims and financial administration support services.

We may need to provide your information to third parties such as: (1) insurance brokers who you have chosen to deal with; (2) contractors who supply services to us such as solicitors, claims management companies, loss adjusters, surveyors, mail houses, customer relationship management and external data storage providers; (3) other companies in the event of a corporate sale, merger, reorganisation, dissolution or similar event. However, we will take all reasonable steps to ensure that they protect your information in the same way that we do.

We may also provide your information to others if we are required to do so by law or under other circumstances which are permitted by the Privacy Act.

New Zealand and overseas insurers acquire reinsurance from reinsurance companies that are located throughout the world. In some cases your information may be disclosed to reinsurers so that they can decide whether to provide reinsurance to the insurer. We do not make this disclosure but it may be made by your insurer (if necessary) for the placement of their reinsurance program.

How can you check, update or change the information we are holding?

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

If you wish to access or correct your personal information please write to our Privacy Officer at privacy@dualnewzealand.co.nz.

We do not charge for receiving a request for access to personal information or for complying with a correction request but in some cases we may need to charge you for our reasonable expenses incurred in providing you with access (e.g. photocopy, administration or postage costs).

In some limited cases, we may need to refuse access to your information or refuse a request for correction. We will advise you as soon as possible after your request if this is the case and the reasons for our refusal.

What happens if you want to complain?

If you have any concerns about how we have handled your personal information or whether we have complied with the Privacy Act or this Privacy Policy, please write to our Privacy Officer at privacy@dualnewzealand.co.nz.

We will consider your complaint through our internal complaints resolution process and we will respond with a decision within 45 days of you making the complaint.

If you are not satisfied with our resolution of your complaint, you may also lodge a complaint with the Office of the Privacy Commissioner.

Your consent

By asking us to provide you with insurance or insurance terms, or to assess a claim you have made, you consent to the collection and use of the information you have provided to us for the purposes described above.

Tell us what you think

We welcome your questions and comments about privacy. If you have any concerns or complaints, please contact privacy@dualnewzealand.co.nz.