

Privacy Policy

Your privacy is important to us. Vercoe Insurance Brokers comply with the New Zealand Privacy Act 1993 when dealing with personal information. This policy sets out how we collect, use, disclose and protect your personal information.

We collect personal information about you from:

- you, when you provide that personal information to us, including via the website and any related service, when applying for insurance, lodging a claim or through any contact with us (e.g. telephone call or email),
- third parties where you have authorised this or the information is publicly available.

Wherever possible, we will collect personal information from you directly.

How we use your personal information:

- to provide services and products to you. ie: providing and managing your insurance policies
- to market our services and products to you, including contacting you electronically (e.g. by text or email)
- to improve the services and products that we provide to you
- to bill you and to collect money that you owe us, including authorising and processing credit card transactions
- to respond to communications from you, including a complaint
- to conduct research and statistical analysis (on an anonymised basis)
- to protect and/or enforce our legal rights and interests, including defending any claim
- for any other purpose authorised by you or the Act.

Disclosing your personal information

We may disclose your personal information to:

- any business that supports our services and products (which includes but not limited to insurance companies, insurance claims register, agents and loss adjusters).
- a credit agency for the purpose of paying your insurance via instalment checking
- other third parties (for anonymised statistical information)
- a person who can require us to supply your personal information (e.g. a regulatory authority)
- any other person authorised by the Act or another law (e.g. a law enforcement agency)
- any other person authorised by you.

Protecting your personal information

We will take reasonable steps to keep your personal information safe from loss, unauthorised activity or other misuse. We do not sell or trade your personal information and take appropriate steps to destroy personal information if we no longer need it for any authorised purpose and are not required by law to retain it.

Updating your personal information

Subject to certain grounds for refusal set out in the Act, you have the right to access your readily retrievable personal information that we hold and to request a correction to your personal information. Before you exercise this right, we will need evidence to confirm that you are the individual to whom the personal information relates. In respect of a request for correction, if we think the correction is reasonable and we are reasonably able to change the personal information, we will make the correction. If we do not make the correction, we will take reasonable steps to note on the personal information that you requested the correction.

If you want to exercise either of the above rights, email us at [insert email address]. Your email should provide evidence of who you are and set out the details of your request (e.g. the personal information, or the correction, that you are requesting). We may charge you our reasonable costs of providing to you copies of your personal information or correcting that information.

Internet use

While we take reasonable steps to maintain secure internet connections, if you provide us with personal information over the internet, the provision of that information is at your own risk.

If you follow a link on our website to another site, the owner of that site will have its own privacy policy relating to your personal information. We suggest you review that site's privacy policy before you provide personal information.

Our website and social media use cookies (an alphanumeric identifier that we transfer to your computer's hard drive so that we can recognise your browser) to monitor your use of the website. You may disable cookies by changing the settings on your browser, although this may mean that you cannot use all of the features of the website.

Concerns or Complaints

If you believe we have breached your privacy or have any concerns about how we have held your personal information please contact our Privacy Officer below:

The Privacy Officer – Adrienne Madden
217 Thames Street, Morrinsville
P O Box 246, Morrinsville
07 889 4480
adrienne@vercoes.co.nz

Changes to our Privacy Policy

As our business evolves and introduce new products and service or website feature we may need to review and update our Privacy policy. Our current privacy policy will be made available on our website and we recommend you review this on a regular basis.

-Updated, August 2020