

Privacy Policy

We respect the privacy of your personal information. This privacy statement sets out Malcolm Flowers Insurances Ltd (We, Us, Our) practices relating to the collection, storage, use and disclosure of personal information in accordance with the Privacy Act.

Why we collect your personal information

In New Zealand, under the Privacy Act, "Personal information" means information about an identifiable individual.

We collect personal information specific to, and required for, the services and products that we provide to our client. We use this for purposes including, but not limited to:

- appraising and managing your insurance application and policy(ies)
- administering claims
- communicating with you about our products and services
- managing and processing insurance-related payments.

If you do not provide us with the information that we need, we or any of our third party service providers may not be able to provide you with products or services.

Your obligations when you provide personal information of others

You must not provide us with personal information of any other individual unless you have the express authorisation of that individual to do so. If you do provide us with such information about another individual, before doing so you:

- must tell that individual that you will be providing their information to us and that we will handle their information in accordance with this Privacy Policy
- must provide that individual with a copy of (or refer them to) this Privacy Policy, and
- warrant that you have that individual's consent to provide their information to us.

If you have not done this, you must tell us before you provide any third party information.

How we collect your personal information

We may collect personal information in a number of ways, including but not limited to:

- directly from you via our website, telephone, in writing, in person or e-mail; and/or
- indirectly from third parties, if necessary. For example, insurers, premium funding providers, lawyers, accountants and other third party service providers or publicly from available sources.

Disclosure of your personal information to third parties

We may disclose your personal information to insurers, agents, loss adjusters, insurance assessors, repairers, premium funding providers, your finance company and/or finance broker, lawyers, accountants and other third parties but only as necessary to carry out specialised activities.

Where your personal information is provided to these third parties to enable them to perform their specialised activities, they are required to abide by the Privacy Act and use the personal information provided for the sole purpose of supplying their specific services.

We may disclose your personal information to a third party if we are required to comply with any Laws in New Zealand or overseas that apply to us, to you, or the services we provide.

Security and personal information

We will take reasonable steps to protect any personal information that we hold from misuse, interference and loss, and protect it from unauthorised access and modification.

However, we cannot promise that your personal information will not be accessed by an unauthorised person (e.g. a hacker) or that unauthorised disclosures will not occur.

Some information we hold about you will be stored in paper file, but most of your information will be stored electronically on physical hard drives and/or in the cloud, by cloud service providers.

Access to your personal information

The Privacy Act gives you the right to access and correct your personal information held by us. Please contact our office if you:

- would like to access or revise your personal information, or
- believe that the information we currently have on records is incorrect or incomplete

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

Website Information

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

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.

In addition, we have no knowledge of (or control over) the nature, content and availability of those websites. We do not sponsor, recommend, or endorse anything contained on these linked websites. We do not accept any liability of any description for any loss suffered by you by relying on anything contained or not contained on these linked websites.

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 email john@mfi.co.nz or write to:

Attn: Privacy Officer

Malcolm Flowers Insurances Ltd

PO Box 931

Taupo 3351