

## **Asteron Life Limited (New Zealand) Asteron Life Privacy Statement**

Asteron Life Limited (“Asteron Life”) is a member of the Suncorp Group of companies (referred to as “the Group”). A copy of the overarching Suncorp Group Privacy Policy can be found [here](#).

Asteron Life is serious about protecting the privacy of your personal information and care will be taken in doing so. We are bound by New Zealand's Privacy Act ("the Act") which guides us in our responsible handling of your personal information.

### **What is personal information?**

It is information about a living individual, as long as that individual can be identified.

### **What types of personal information do we collect?**

The information we collect about you will depend on which Asteron Life products and services you use. Types of information we may collect includes, but is not limited to, your:

- Name and contact details (e.g. phone number, email address, physical address);
- Identity details (e.g. date of birth, driver’s licence, passport details, birth certificate);
- Evidence of residency or citizenship;
- Gender, marital status and information about your family or beneficiaries, including your dependents;
- Health and medical information (e.g. smoking status, medical history and GP notes, ACC records, medical assessments and health conditions or illnesses);
- Insurance information (e.g. details of past and current insurance cover with us or other insurers);
- Financial and employment information (e.g. credit card or bank account details, income, occupation, and details of your assets or liabilities where relevant to your cover); and
- Claim-related information (e.g. evidence of illness or injury).

### **Why do we collect personal information?**

We collect personal information so that we can:

- identify you and keep in contact with you;
- establish your requirements and provide products or services;
- set up and manage your products and services;
- assess and manage a claim or application;
- service, maintain and administer accounts (for example, the updating of customer contact information); and
- understand your needs and improve our products and services through research, product development and training.

### **What happens if you don’t give us your personal information?**

If we ask for your personal information and you don’t give it to us, we may not be able to provide you with any, some, or all of the features of our products or services available to you.

### **Collection, Use and Disclosure**

At all times, we will respect and protect the privacy of your personal information. We use and disclose your personal information for the purposes we collected it. We will use and disclose your personal information for related purposes where you would reasonably expect us to. We may disclose your personal information to and/or collect your personal information from:

- other companies within the Group;
- any joint ventures where authorised or required;
- information technology providers, such as cloud storage providers, hardware/software vendors and programmers;
- customer or market research organisations;
- intermediaries such as your agent, adviser, broker, a representative acting on your behalf, other New Zealand Financial Services Providers, or our own authorised representatives and agents;
- the policy holder, where you are an insured person/beneficiary, but not the policy holder;
- government, law enforcement or statutory bodies (where required by law);
- the Registrar-General, Births, Deaths and Marriages (Registrar-General) in relation to the supply of accurate death information;
- other insurers, financial institutions, insurance and claims reference agencies, credit agencies, loss assessors, financiers, and investigative service providers;
- the Insurance Claims Register Limited;
- in the case of a relationship with a corporate partner such as a bank or credit union, the corporate partner and any new incoming insurer;
- your employer, in the context of a group insurance policy;
- legal, accounting, finance and other professional advisers;
- hospitals, medical and health professionals;
- administration or business management services;
- printers, mail service and delivery providers, including for the purposes of contacting you if you forget to update your details with us;
- imaging and document management services;
- data modelling and research services;
- other service providers;
- external dispute resolution schemes; and
- as otherwise required by law.

### **Overseas Disclosure**

From time to time, your personal information may be sent overseas, either to other members of the Group, or Asteron Life's partners, agents, contractors or other service providers, or if we need to complete an electronic transaction or any other transaction on your behalf. Where information is sent overseas, it is done so in accordance with the Act. Other countries may not have similar privacy or data protection laws, and may in certain circumstances compel the disclosure of personal information to a third party such as an overseas authority for the purpose of complying with foreign law or regulatory requirements.

### **Storing your personal information**

Your personal information is stored securely with companies within the Group. We also use third party storage providers which may include cloud-based storage providers (in New Zealand or elsewhere) to store information on our behalf. We have taken all reasonable steps to protect your personal information from any loss, unauthorised access or other misuse.

### **How can you access and correct your personal information?**

Simply give us a call, email or write to us using the details at the bottom of this statement to request access to or a correction of your personal information.

Sometimes we might not be able to provide some of your personal information. If this happens we'll tell you why. If it looks like it might take longer to retrieve your personal information than we first expected, we'll tell you when it should be available. For some detailed requests we may charge a fee to cover costs allowed for under the Act.

### **Using your personal information to market to you**

We and the other companies within the Group would like to use and disclose your personal information to keep you up to date with the range of products and services available. This includes using your personal details such as your address, email, or phone number as a means of communication with you. We will not market to you if you have voluntarily opted out from future communications via specific marketing channels. If you have multiple products and services with different companies in the Group, you will need to tell each of those companies that you no longer wish to receive marketing from them.

### **Contact**

Please feel free to contact us to:

- tell us your marketing preferences;
- request access to, or correction of, personal information we hold about you.

You can contact us by:

- Email: [contactus@asteronlife.co.nz](mailto:contactus@asteronlife.co.nz)
- Phone: 0800 737 101
- Mail: Privacy Officer, Asteron Life Limited, Private Bag 894, Wellington 6140

### **If you have a complaint**

If you have a complaint about the privacy of your personal information, we ask that you contact our Privacy Officer (using the contact details above) or if you prefer you can lodge a complaint online by visiting <https://www.asteronlife.co.nz/contact.html> and selecting "Make a complaint". We endeavour to resolve all disputes promptly and fairly.

If, after contacting us directly, you are still not satisfied with the outcome you may refer your privacy related complaint to the Privacy Commissioner:

- Phone: 0800 803 909
- Mail: Privacy Commissioner, PO Box 10094, The Terrace, Wellington 6143
- Email: [enquiries@privacy.org.nz](mailto:enquiries@privacy.org.nz)
- Website: [www.privacy.org.nz](http://www.privacy.org.nz)

### **Changes to this statement**

We reserve the right to change, modify, or amend this statement at any time. Should there be a material change to our information collection and use practices, it will be applied only to information collected on a going forward basis, and we will update this statement and indicate a new updated date.

This policy was last updated April 2024.