

Asteron Life Limited (New Zealand)

Asteron Life Privacy Statement

Asteron Life Limited (“Asteron Life”) is a member of the Suncorp Group (referred to as “the Group”).

Asteron Life is serious about protecting the privacy of your personal information and care will be taken in doing so. We are bound by the Privacy Act 1993 to guide us in our responsible handling of your personal information.

What is personal information?

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

Why do we collect personal information?

We collect personal information so that we can:

- identify you;
- establish your requirements and provide products or services;
- set up and manage your products and services;
- assess and manage a claim or application; 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.

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 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;
- policy holders, where you are an insured person, but not the policy holder;
- government, law enforcement or statutory bodies;
- the Insurance & Savings Ombudsman;
- other insurers, financial institutions, insurance and claims reference agencies, credit agencies, loss assessors, financiers, and investigative service providers;
- 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;
- legal, accounting, finance and other professional advisers;
- hospitals, medical and health professionals;

- administration or business management services;
- printers, mail service and delivery providers;
- 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

We disclose your personal information and/or collect personal information about you from persons overseas. We do this if you ask us to, or a law requires or authorises us. When disclosing your personal information overseas we will always respect and protect the privacy of your personal information.

We also disclose your personal information overseas to other companies in the Group, where a business function is outsourced or if we need to complete an electronic transaction or any other transaction on your behalf.

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 retrieval costs.

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.

AA Life

AA Life Services Limited (“AA Life”) is also a member of the Group and this Privacy Statement also applies to any personal information collected by or supplied to AA Life that is stored by or on behalf of AA Life, Asteron Life or another member of the Group.

Contact

Please feel free to contact us to:

- tell us your marketing preferences;
- request access; and, or
- obtain more information about our privacy practices by asking for a copy of our Privacy Statement.

You can contact us by:

- Emailing the Privacy Officer: privacy@suncorp.co.nz
- Phone: 0800 737 101
- Mail: Privacy Officer, Asteron Life Limited, Private Bag 92120, Auckland 1142.

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 via www.asteronlife.co.nz/make-enquiry#Complain. We endeavour to resolve all disputes promptly and fairly.

If you are not satisfied with the outcome you may refer your privacy related complaint to the Privacy Commissioner:

- Phone: 0800 803 909 (from 8.30am to 5pm, Monday to Friday)
- Mail: Privacy Commissioner, PO Box 10094, The Terrace, Wellington 6143
- Email: enquiries@privacy.org.nz
- Website: 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 review date.