

POLICYWISE TERMS & CONDITIONS

This policy explains how Policywise Ltd (we, us, our) collects, uses, discloses and protects personal information. We are committed to protecting your privacy and we comply with the Privacy Act (the Act) when dealing with personal information.

A person is not required to provide the personal information that we request but, if that person chooses not to do so, in many cases we will not be able to provide our services.

You can also learn more about your privacy rights by talking to the [Office of the Privacy Commissioner](#).

Upon submitting this form, we will organise to give you a call and ask some questions. This is how we are able to guarantee the best policy match and the lowest premiums. This is not a sales call, and there is no cost, and no obligation to accept our recommendation.

It is through this call that we are able to gather the information we need to offer a superior service to automated comparison sites. Online comparison tools often suggest policies that are not the best match, and may not be the lowest market price, because they can't ask key questions or get insight into your unique situation. For instance, some insurance providers price differently based on variables like BMI or existing health conditions. Comparison sites cannot check these automatically, so they ignore them. You subsequently can pay more than they said you would. They also can't check that the policies they suggest will accommodate pre-existing conditions, or cover non-funded drugs.

THE INFORMATION WE COLLECT

Personal information

→ Website sign-up:

- Name
- Email address
- Phone number

→ Pre-application phase:

- First name
- Last name
- Gender
- Date of birth
- Smoking Status
- Occupation
- Citizenship
- Health-related information

→ Application phase:

- Same as pre-application phase
- Physical address
- Health information required by the insurer
- Payment information like direct debit or credit card details *payment details are passed onto the insurer at application time and are NOT saved or stored by Policywise)

→ Post-application phase:

- Reviews on your experience
- Any other relevant information material to servicing as our client

Other information

- IP address
- Messages, emails, etc.
- Analytics, and the like with the help of third party providers like Google Analytics
- Information from public sources as permitted by the law

HOW WE COLLECT PERSONAL INFORMATION

We collect personal information about an individual from that individual, through contact with us (for example, in a meeting, or via an email, website), or when we provide services to the individual. We also collect information from third parties including from clients' related businesses, accountants, current providers of financial products (including insurers and lenders), medical service providers and employers. We may also collect personal information from the Accident Compensation Corporation and credit reporting agencies.

When a person visits our website we may collect information including details of visits to our website such as traffic data, location data, and website analytics.

HOW WE USE YOUR INFORMATION

- To communicate with you via phone, email, or text message
- To provide our services to you
- To advertise and/or send promotional messages
- To assist in improving our services
- To service you regarding your existing policies with the insurer taken out through us
- To conduct research and statistical analysis (on an anonymised basis)
- Measure our advertising
- For any other legal purposes it may serve

WHO WE DISCLOSE YOUR INFORMATION TO

- Any business that supports provision of our services (including related companies, information technology service providers, lawyers, accountants);
- Financial product providers in connection with assisting our clients to apply for financial products and services, administer financial products and services, make claims under financial products, renew, vary, replace or exit/end financial products or services;
- Third parties noted above in order to obtain relevant required information;
- Regulatory bodies including the Financial Markets Authority (whether or not required by law);
- Lawyers and other professionals, and our insurers (and their advisers), in connection with defending, protecting and/or enforcing our legal rights & interests;
- Debt collection agencies;
- Any other person authorised by the Act or another law.

HOW WE PROTECT YOUR INFORMATION

- We store your information subject to the standards that will comply with our privacy obligations
- We utilise appropriate information technology, data, and security measures

HOW YOU CAN MANAGE YOUR INFORMATION

- Communicate with us in updating or deleting your information

To know more about our privacy policy, please click [here](#), or email us at hello@policywise.co.nz.