

Privacy Policy

Introduction

At The Insurance Guy Limited (“we,” “us,” or “our”), we respect your privacy and abide by the New Zealand Privacy Act 2020 (the “Act”). This policy explains how we collect, use, disclose, and protect your personal information, including how it is stored and processed in our customer relationship management (“CRM”) system and by the AI tools we use.

This policy does not limit or exclude any of your rights under the Act. For more details on privacy, please visit www.privacy.org.nz. We may update this policy from time to time by posting a revised version on our website. Any changes take effect when the updated policy is uploaded.

How We Collect Personal Information

We collect personal information:

- **From you directly:** when you provide details via our website, through forms or questionnaires in our CRM, or during calls, emails, or virtual meetings (which may be recorded or transcribed with your consent).
- **From third parties:** but only when you authorize us or where the information is publicly available (e.g., verifying existing insurance coverage).

Whenever possible, we collect personal information directly from you first.

How We Use Your Personal Information

We use your personal information to:

1. **Identify You:** Confirming your identity and eligibility for insurance products.
2. **Provide Services:** Recommend, arrange, and manage insurance solutions, including generating personalized documents (e.g., Statements of Advice), which we produce through our CRM and document automation tools.
3. **Improve Our Advice:** Store and analyze your data in our CRM to tailor recommendations and maintain compliance with regulatory requirements.
4. **Enhance Efficiency and Compliance:** Leverage AI tools (e.g., transcript summaries, policy schedule parsing) to reduce manual data entry, streamline our advice process, and ensure we meet our legal duties.
5. **Communicate with You:** Respond to your inquiries, send marketing messages (if you’ve opted in), and provide service updates.
6. **Conduct Research:** Perform anonymized research or statistical analysis to improve our services.
7. **Legal and Security Purposes:** Protect or enforce our legal rights and interests and comply with relevant laws.

We will ask for your consent via our scope of service document or before recording or transcribing any meeting. If you do not wish to be recorded, please let us know in advance.

Disclosure of Personal Information

We may disclose your personal information to:

- **Insurance Providers:** When seeking quotes or placing insurance on your behalf.
- **Technology Providers:** Such as Microsoft or other IT service providers who assist with data processing, document generation, or secure storage.
- **Regulatory Authorities:** If required by law or to comply with requests from regulators (e.g., the FMA).
- **Other Authorized Parties:** If you authorize us to share data with specific people (e.g., accountants, lawyers) or if disclosure is otherwise permitted by law.

Some of these providers may be located outside New Zealand, meaning your data could be transferred and stored in other countries. We take reasonable steps to ensure any such transfer complies with the Act and relevant security standards.

Protecting your Personal Information

We take reasonable steps to keep your information secure against loss, unauthorized access, or misuse. This includes:

- **Secure CRM:** Storing your personal and policy data in Microsoft Dynamics 365, which encrypts data both in transit and at rest.
- **Access Controls:** Limiting who can access your data within our systems.
- **AI Safeguards:** If we use AI-driven tools to analyze transcripts or parse documents, we restrict how data is processed and ensure it is used only for our legitimate business purposes.

Data Retention

We keep your personal information only as long as necessary to achieve the purposes outlined in this policy, or as required by law or regulations. We regularly back up our CRM data to prevent accidental loss, and if you provide information outside of our CRM, we store it securely and integrate it where appropriate.

Access and Correction

You have the right to request:

1. **Access:** A copy of the personal information we hold about you.
2. **Correction:** To correct any inaccuracies in your information.

We may need proof of identity to process these requests. If we do not make a requested correction, we will note the request on your record. Please email support@theinsuranceguy.nz with details of your request.

Data Breaches

If a personal data breach occurs within our systems or those of our partners, we will promptly investigate, address any risks, and comply with the Act's notification requirements. Our technology partners have designated privacy and security officers who work with us to handle such incidents.

Website Use and Cookies

We use cookies to improve your experience on our website, track site usage, and maintain secure sessions. You can disable cookies in your browser settings, but some site features may not work fully. If you click on any external link, please review the privacy policies of those sites before sharing your information.

Contact Us

For any privacy-related questions or concerns, or to exercise your rights, please contact:

Email: support@theinsuranceguy.nz

Address: 30 Fairwater Road, Warkworth, Auckland 0910