

# Changes to the Privacy Act and the collection of personal information

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## What's changing

From 1 May 2026, updates to the Privacy Act require greater transparency when personal information is collected indirectly, for example, where a broker collects information from a customer and then provides it to an insurer.

In many cases, Vero relies on you, as the broker, to tell customers that their personal information will be shared with, and collected by, insurers such as Vero.

This article sets out what we need you to do to assist Vero to comply with the updated Privacy Act.

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## What we need you to tell customers

To ensure Vero's compliance with the updated Privacy Act, from 1 May, you must notify customers of the following matters. This notification must happen before or as soon as reasonably practicable after the customer's personal information is shared with Vero.

The customer must be notified that:

- their personal information may be disclosed to and collected by Vero
- Vero uses this information for the purposes set out in its Privacy Statement, which can be found at [vero.co.nz/privacy](https://vero.co.nz/privacy)
- the customer can find further details in Vero's Privacy Statement, including an explanation of how to access or request correction of their personal information and Vero's contact details.

Please note that Vero's Privacy Statement will be updated by 1 May 2026.

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## How you can do this

You can meet this requirement by using either:

1. An insurer specific disclosure, for example, referring directly to Vero. (OPTION 1)
2. A broader disclosure that refers to all insurers you deal with, to include details for each insurer provided. (OPTION 2)

Your disclosure must clearly cover the points on page 1, albeit you do not need to use identical wording.

We have provided example wording in the red box, noting it is provided for your information only and is not legal advice on how to meet your obligations.

## Why this matters

Providing this information helps ensure:

- customers understand how their information is used
- Vero meets its obligations under the Privacy Act
- there is a consistent, transparent experience across the insurance market.

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### OPTION 1 | Vero specific

#### Example wording

*Your personal information may be disclosed to, and collected by, Vero Insurance New Zealand Limited for the purposes set out in Vero's Privacy Statement, (available on [vero.co.nz/privacy](https://vero.co.nz/privacy)), including to assess your application for insurance (if applicable). Vero's Privacy Statement explains how you can access and request correction of your personal information and includes Vero's contact details.*

### OPTION 2 | Multiple insurers

#### Example wording

*Your personal information may be disclosed to, and collected by, the insurers listed below for the purposes set out in each insurer's privacy statement, including to assess your application for insurance (if applicable). Each insurer's website includes its address and privacy statement, which explain how you can access and request correction of your personal information.*

#### **Vero Insurance New Zealand Limited**

*Address: 48 Shortland Street, Auckland Central, Auckland 1010.*

*Vero Privacy Statement: [vero.co.nz/privacy](https://vero.co.nz/privacy)*

