

Vero Insurance New Zealand Limited Privacy Statement

Vero Insurance New Zealand Limited (Vero) is a member of the Suncorp Group of companies (referred to as “the Group”), that offer a range of financial products and services across New Zealand and Australia. The New Zealand members of the Group are Vero Insurance New Zealand Limited and Vero Liability Insurance Limited. Vero also has a joint venture with AA Insurance Limited.

Vero understands the trust that you place in us when you provide us with your personal information. We are bound by New Zealand's Privacy Act (“the Act”) which guides us in our responsible handling of your personal information. The terms of this Privacy Statement are not intended to limit Vero's rights and obligations under the Act.

1. What is personal information?

It is information about an identifiable living individual.

2. Types of personal information we collect and hold

The types of personal information we collect about you will generally include your name, date of birth, mailing and residential address, phone number and email address. Depending on the Vero products and services we offer you, and the nature of your interactions with us, we may also collect the following types of information:

- insurance history
- payment information (e.g. credit card and bank account details)
- government-related identifiers (e.g. your driver's license number)
- information about the risk you want to insure (e.g. your vehicle, house, contents, business, etc.)
- records of your interactions with us (e.g. when applying for insurance cover or making a claim, enquiries, feedback and complaints)
- other personal information on your circumstances and support needs, such as health, wellbeing and language preferences
- information about family members and other individuals that are relevant to the Vero products and services we provide to you, and the nature of your interactions with us (refer to further detail below).

Your obligations when providing personal information about family members and other individuals

We may also need to collect personal information about other individuals from you, e.g. individuals to be covered by your insurance policy or whose personal information is relevant to the risk you want to insure. We rely on you to get their consent to the collection and use of their information by Vero before you provide us with their personal information. To do so, you must direct them to, and ensure they are aware of, the information in this Privacy Statement and any privacy notice we provide to you, including their rights to access and request correction of their personal information.

3. How we use your personal information

We collect personal information so that we can:

- verify your identity and keep in contact with you
- assess any application for insurance cover, including terms on which cover may be offered
- set up and maintain our products and services, including administering customer accounts
- assess and resolve any claims on our policies
- understand your needs and improve our products and services through research, product development and training
- detect, investigate and prevent fraudulent activities
- manage and respond to complaints and disputes, and report to external dispute resolution bodies
- provide you with information about products which we and other New Zealand members of the Group or joint ventures may offer from time to time
- carry out other business activities and functions, including as described below.

4. How we collect personal information

Wherever possible, we collect information directly from you. Collection of information from you will occur when you contact us to request that we provide a product or service, or we may contact you if we require further information. We may continue to collect your personal information during the course of our relationship.

Your communication with us may be monitored and recorded. This is so we can improve our service, enable compliance with our policies and procedures and provide evidence of a particular transaction, if necessary.

There may be occasions when we collect your personal information from a third party. We do this when it is authorised by the Act, for example, when it is impossible or impracticable to collect information from you, or when you consent to us collecting information from someone else. For example, we may collect your personal information from:

- **other companies within the Group** (refer to Suncorp Group Privacy Policy [here](#) that includes details of the companies in the Group) for assurance, complaints and claims management activity
- **Vero Liability Insurance Limited** (whose privacy statement is available on its website www.veroliability.co.nz) and **any joint ventures** including **AA Insurance Limited** (whose privacy policy is available on its website www.aainsurance.co.nz) to help manage claims
- **Intermediaries** (e.g. your agent, adviser, broker), other New Zealand Financial Services Providers (here's a link to the [Financial Service Providers Register](#)) or our own authorised representatives and agents to assess your insurance application and manage your policy including any claims and complaints
- **representatives** acting on your behalf in relation to your insurance including any claims
- other **policy holders** (where there is more than one policy holder) to assess your insurance application and manage your policy
- **policy holders** (where you are an insured person on an insurance policy, but not the policy holder) to assess an insurance application or manage any claims
- **another party involved in a claim**, such as another driver or a witness, to assess and manage a claim
- **financial institutions and service providers** (including credit agencies and financiers) to assess and manage claims
- **registers** including:
 - the **Insurance Claims Register Limited**, who operate a database recording all claims received by participating insurers for the purpose of preventing and detecting fraudulent claims and for purposes set out on their website

- www.icnz.org.nz/industry/claims-register/
- Personal Property Securities Register to confirm asset ownership
- our **corporate partners** (such as a bank, credit union or other insurers) and **product distribution partners** so that we can distribute and manage insurance
- **product service providers** including the New Zealand Automobile Association Limited (**NZAA**) in relation to roadside assistance
- **claims management service providers** to assess and manage claims
- other **third parties** that we have contracted with to help carry out our business activities and functions in relation to claims management such as:
 - claims related service providers including loss adjusters and assessors, suppliers, retailers, repairers, builders, engineers and other trades and professionals
 - investigative service providers
 - debt collection agencies
- **NZTA Motor Vehicle Register**, as detailed further below.

Collecting information from other insurers about individuals that are not Vero customers

If you are insured by another insurer and are a party to a claim that also involves a Vero customer, we may collect your personal information from your insurer to help manage and resolve the claim. Your insurer may also provide you with additional information about sharing personal information with us for this purpose, in your insurer's privacy statement or notice.

5. 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 some or all of the features of our products or services. We may not be able to process or accept a claim or make payments. We may not be able to correctly identify you to enable us to fulfil your requests.

6. Disclosure of personal information

We use and disclose your personal information only for the purposes it was collected for, or other directly related purposes. We may disclose your information to:

- other **companies within the Group** (refer to Suncorp Group Privacy Policy [here](#) that includes details of the companies in the Group) for assurance, complaints and claims management activity
- **Vero Liability Insurance Limited** (whose privacy statement is available on its website www.veroliability.co.nz) and any **joint ventures** including **AA Insurance Limited** (whose privacy policy is available on its website www.aainsurance.co.nz) to help manage claims
- **Intermediaries** (e.g. your agent, adviser, broker), other New Zealand Financial Services Providers (here's a link to the [Financial Service Providers Register](#)), or our own authorised representatives and agents to assess your insurance application and manage your policy including any claims and complaints
- **representatives** acting on your behalf in relation to your insurance including any claims
- other **policy holders** (where there is more than one policy holder) to manage your policy including any claims
- **policy holders** (where you are an insured person on an insurance policy, but not a policy holder) to manage any claims
- **government agencies, law enforcement or statutory bodies** permitted or required by law, such as the Natural Hazards Commission (NHC), NZ Police, Ministry of Business, Innovation and Employment (MBIE)
- **other insurers**, when we are assessing and resolving a claim that involves a person that is insured by another insurer. The specific insurer will depend on the insurance held by the other person involved in the claim - you can contact us using the details

provided at the bottom of this Privacy Statement if you would like details of the specific insurer we may share your personal information with in connection with a particular claim

- **financial institutions and related service providers**, including credit agencies and financiers, to assess and manage claims
- **registers** including **Insurance Claims Register Limited**, who operate a database recording all claims received by participating insurers for the purpose of preventing and detecting fraudulent claims and for purposes set out on their website www.icnz.org.nz/industry/claims-register/
- our **corporate partners**, including ANZ (www.anz.co.nz), other banks, credit unions or other insurers and **product distribution partners** so that we can distribute and manage insurance
- **reinsurers** in relation to risks they cover
- **product service providers**, including the NZAA in relation to roadside assistance (NZAA's Privacy Statement is available on its website www.aa.co.nz)
- your **mortgage provider** or **interested party**, if you default on paying premiums under your policy or in connection with settling your claim
- **external dispute resolution schemes** including the Insurance and Financial Services Ombudsman Scheme (www.ifso.nz)
- other parties as otherwise permitted or required by law.

Vero may disclose personal information to third party suppliers, information technology providers and other third parties for the purposes of providing services to Vero, such as:

- third parties that we have contracted with to help carry out our business activities and functions such as:
 - claims management service providers
 - claims related service providers including loss adjusters and assessors, suppliers, retailers, repairers, builders, engineers and other trades and professionals
 - investigative service providers
 - debt collection agencies
- cloud storage providers, hardware/software vendors and programmers
- legal, accounting, finance and other professional advisers
- customer or market research organisations 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, for example to understand hazards in a particular area following a weather event.

Vero may also provide aggregate statistics about our customers, sales and website information to reputable third parties. These statistics will not include any information about identifiable individuals.

Overseas disclosure

From time to time, your personal information may be sent overseas, either to other members of the Group, or Vero's partners, agents, contractors or other service providers. 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.

7. How do we protect your personal information?

Your personal information is stored securely by us on-site, within New Zealand and/or in offshore facilities within the Group, or with any supplier with whom we have a contractual arrangement. 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.

We may need to correspond with suppliers and other parties via email, for example, to provide information in relation to your claim. We may correspond with you via email and text message and chat if you have provided us with your email address, mobile number or initiated a chat session with us. Email transmissions to and from Vero are not necessarily secure. If you have any concern about the security of the contents of your e-mail, then you should consider providing us with another means of contact.

8. Accuracy of your personal information

We will take reasonable steps to ensure that the personal information which we collect, use or disclose is accurate and up to date.

9. How can you access and correct your personal information?

You have the right to access and correct your personal information held by us. To request access to or a correction of your personal information you can contact us using the details provided at the bottom of this statement.

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. We'll tell you if a fee will be charged before we process the request.

10. 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. Marketing communications will include the option to unsubscribe.

11. If you have a complaint

If you have a complaint about the privacy of your personal information, please contact us using the details provided at the bottom of this statement.

We do our best to resolve complaints promptly and fairly, however if you are not satisfied, you may contact the Privacy Commissioner, using one of the following methods:

- Email: enquiries@privacy.org.nz
- Phone: 0800 803 909
- Website: www.privacy.org.nz
- Mail: Privacy Commissioner, PO Box 10094, Wellington 6140

12. NZTA Motor Vehicle Register

Vero is authorised to access information from the Motor Vehicle Register under [Gazette notice 2022-au4072](#).

We may access your name, address and vehicle details from the Motor Vehicle Register for the following purposes:

- to contact the registered person of a motor vehicle involved in an incident resulting in damage or loss to our customer, to resolve any financial matters arising out of the incident
- to assess an application to provide an insurance policy in relation to a motor vehicle, to ensure the applicant is the registered person of that motor vehicle
- to verify entitlement to make a claim or receive a payment under an insurance policy that applies to a motor vehicle, to ensure the registered person of that vehicle is the person to which that insurance policy applies.

You can 'opt-out' – any person can notify NZ Transport Agency Waka Kotahi (NZTA) if they do not wish to have their details made available. However, even if you have opted out, Vero may still have access to this information under the Official Information Act 1982 and section 237 of the Land Transport Act 1998 in certain circumstances.

Contact us

Write to us:

Privacy Officer
Vero Insurance New Zealand
Limited
Private Bag 92120
Auckland 1142

Call us:

0800 808 508

Email us:

contactus@vero.co.nz

Changes to the Privacy Statement

Vero may update this Privacy Statement from time to time. All changes are effective on the date of publication on our website and automatically apply to all personal information held by Vero. We encourage you to review this Privacy Statement regularly. Please contact us if you have any questions.

This policy was last updated April 2026.

April 2026