Privacy policy

What personal information Better Insurance collects, why we collect it, who we may share it with and how you can access or correct it.

Better Insurance handles personal information in line with the Privacy Act 2020 and this policy.

The purpose of this Privacy policy is to describe how we collect, use, store and disclose your personal information in order to comply with our obligations under the Privacy Act 2020.

ABOUT US

M&C Risk Partners Limited, trading as Better Insurance, is a New Zealand insurance broker providing advice and related services to individuals and businesses. We work alongside our related entities, including One Partner Limited, trading as Better Finance, Loan Spot, and Motor Vehicle Finance.

In this privacy policy 'we', 'us' and 'our' means M&C Risk Partners Limited, trading as Better Insurance. 'You' and 'your' refers to the individuals we collect personal information about, to enable us to provide our services.

This privacy policy applies to M&C Risk Partners Limited, trading as Better Insurance (NZBN 9429053671981). It explains what personal information we collect, why, who we share it with and how you can access or correct it.

We collect, use, store and disclose personal information in line with the Privacy Act 2020, so we can provide insurance advice, policy administration, claims support and related services.

Information we collect

Depending on your relationship with us, we may collect:

- name, contact details, date of birth, occupation and identity information;
- details about your home, vehicles, contents, boats, assets, business, operations, contracts, directors, shareholders, staff, revenue, locations and risk exposures;
- insurance history, claims history, policy documents, proposal forms, renewal information and insurer correspondence;
- professional qualifications (for liability cover)
- association data (for referral attribution and schemes)
- credit, payment, billing, premium, funding and account information;

- information needed for underwriting, policy placement, claims, complaints, compliance or dispute resolution;
- communications with us, including emails, meeting and call transcripts, call notes, meeting notes and form submissions;
- website, device and analytics information where cookies or similar technologies are used.

We may also collect sensitive information where it is relevant to the insurance product, underwriting, claims or a legal obligation. We will only collect sensitive information where we have a proper reason to do so.

How we collect information

We may collect information:

- directly from you;
- from someone authorised by you;
- from One Partner Limited or another related party, where you have asked for or consented to the referral or where collection is otherwise permitted;
- from insurers, underwriting agencies, premium funders, claims handlers, loss adjusters, repairers, assessors, brokers, professional advisers or service providers, including ongoing updates relating to policies we have arranged or advise on (such as underwriting, policy changes, renewals, claims information, disclosures, and updated contact details);
- from public registers, credit or identity verification sources, third party providers, or publicly available sources where relevant;
- from website forms, email, phone calls, meetings, and documents you upload or send to us.

You can choose not to give us information. If you do, we may not be able to give you advice, arrange cover or help with a claim, and an insurer may decline to quote or may limit the terms it offers.

Information from Better Finance referrals

Better Insurance works alongside Better Finance. If you came to us through Better Finance, we may receive your personal information from them so we can help with your insurance enquiry. We will use that information to contact you, understand your needs and provide the service you have asked for, this could include information you have provided to them.

Where we collect your personal information from someone other than you, including from Better Finance, we will take reasonable steps to make sure you know that your information has been shared, who shared it, why we received it and what we will do next, unless an exception applies, such as when you have given them permission to share this information.

Why we use personal information

We use personal information to:

- understand your insurance needs, risks and objectives;
- provide quotes, advice, recommendations, renewals and policy administration;
- place, vary, renew, cancel or administer insurance policies;
- help with claims and insurer communications;
- verify identity, authority and eligibility where needed;
- manage billing, payment, premiums, commission and fees;
- respond to complaints, disputes, access requests and correction requests;
- meet legal, regulatory, audit, record-keeping and professional obligations;
- improve our systems, service and client experience;
- communicate with you about relevant services, where permitted;
- internal training; and
- any other purpose notified at the time personal information is collected.

Who we may share information with

Depending on what you ask us to do, we may share your information with:

- insurers, underwriting agencies, wholesale brokers, reinsurers, broker networks, product providers, insurance reference bureaus and industry bodies;
- claims handlers, loss adjusters, investigators, repairers, assessors, builders, engineers, or medical or specialist providers where relevant to a claim or policy;
- any witnesses to a relevant claim or loss;
- others named on a policy as co-insureds, joint insureds, or interested parties,
- premium funders, payment providers, banks, accountants, auditors, lawyers and professional advisers;
- One Partner Limited, or related entities where needed for a referral or shared client service, auditing, and where permitted;
- technology and service providers that run our technology suite, including, website, email, customer records, document storage, security and error monitoring;
- regulators, law enforcement agencies, courts, tribunals, dispute resolution schemes or government agencies where required or permitted by law, regulations or rules;

Where we share your personal information with a third party, they will handle it in accordance with their own privacy policy. You can find links to privacy statements for general insurers and underwriters in the IBANZ privacy statements directory. Please tell us if you would like more information about the specific insurer we share your information with.

We may use and disclose aggregated information that does not identify, and cannot reasonably be used to identify, any individual. Nothing in this Privacy Policy prevents us from using and disclosing to others de-personalised aggregated data.

Overseas storage and disclosure

Some service providers may store or process information outside New Zealand. Insurers, reinsurers, underwriters or claims providers may also be overseas or may use overseas systems.

From time to time, our staff may be located overseas at the time they access your personal information to process your insurance requests. This access is only performed using a secure device and on our information systems.

Where personal information is disclosed overseas, we will take steps that are reasonable in the circumstances to protect it and to comply with New Zealand privacy law.

Providing personal information of others

Clients and individuals who deal with us should not provide personal information for another individual unless they have the express authorisation of that individual to do so. Before providing us with personal information about another individual or a client the provider should:

- inform the individual whose information they are providing and notify them that we will handle their information in accordance with this Privacy Policy;
- provide the individual with a copy of (or refer them to) this Privacy Policy; and
- confirm that the individual has provided express consent for their personal information to be provided to us.

Personal information we provide to you about others

If we give you, or provide you access to, the personal information of another person, you must only use it for the purposes we have agreed, and in line with the Privacy Act 2020 and this privacy policy. You must also make sure your agents, advisers, employees and contractors meet these requirements.

Security

We take reasonable steps to protect personal information from loss, unauthorised access, unauthorised use, modification or disclosure.

Our security measures include access controls, encrypted cloud systems, backups, staff security practices and due diligence on the providers we use.

If a privacy breach occurs that is likely to cause you serious harm, we will notify you and the Office of the Privacy Commissioner, as required by the Privacy Act 2020.

Retention

We keep personal information for as long as needed for the purposes for which it was collected, including policy administration, claims, legal obligations, regulatory record keeping, complaints, disputes and business records. In practice we keep client files for at least seven years after the end of the relationship or the resolution of a claim, in line with our record-keeping obligations.

When information is no longer needed, we will take reasonable steps to securely delete, destroy or de-identify it.

Access and correction

You can ask us to confirm whether we hold personal information about you. You can also ask for access to that information or ask us to correct it. To make a request, email us at privacy@betterinsurance.co.nz.

We may need to verify your identity before responding. If we do not agree with a correction request, you can ask us to attach a statement of correction to the information.

Privacy complaints

If you have a privacy question or concern, please contact our Privacy Officer first at privacy@betterinsurance.co.nz so we can investigate and respond.

External review, if needed

If you are not satisfied with our response, you may contact the Office of the Privacy Commissioner.

Cookies and analytics

Our website may use cookies and similar technologies to:

- make the website work;
- remember preferences;
- understand how visitors use the website;
- improve content, performance and security.

This may include information about pages viewed, how visitors reach our website, how they move through the quote journey, device type, broad location and aggregated audience insights. Google may use cookies and process this information in accordance with its privacy policy. Our analytics events do not include names, contact details, NZBNs, addresses, vehicle registrations, free-text enquiry details or quote answers. We filter sensitive query fields from website addresses before they are sent to Google Analytics.

You can manage or disable cookies through your browser settings. Some parts of the website may not work as intended without them.

Changes to this policy

We may update this privacy policy from time to time. The current version will always be available on our website, with the effective date shown above.

Contact us

For privacy questions, access or correction requests, or privacy complaints, contact us at privacy@betterinsurance.co.nz.

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