

CAROMOJARDO LTD TRADING AS CARO&CO PRIVACY POLICY

Introduction

Caromojado Ltd trading as Caro&Co – (we, us, our) is committed to ensuring your privacy and (we, us, our) complies with the New Zealand Privacy Act 2020 (the privacy Act) when dealing with personal information.

Personal information is information about an identifiable individual (a natural person).

This policy sets out how we will collect, use, disclose and protect your personal information and the choices you have associated with that data.

This policy does not limit or exclude any of your rights under the Privacy Act. If you wish to seek further information on the Act, see www.privacy.org.nz.

CHANGES TO THIS POLICY

We may change this policy by uploading a revised policy onto the website. The change will apply from the date that we upload the revised policy.

This policy was last updated on 2 February 2023.

WHO DO WE COLLECT YOUR PERSONAL INFORMATION FROM

- We collect personal information about you from you, when you provide that personal information to us, including via the website and any related service, through any registration or subscription process, through any contact with us (e.g. telephone call, SMS (text messaging) or email), or when you buy or use our services and products
- third parties where you have authorised this or the information is publicly available.
If possible, we will collect personal information from you directly.

HOW WE USE YOUR PERSONAL INFORMATION

We will use your personal information:

- to verify your identity
- to provide services and products to you by way of assessing and managing your insurance application and policy
- to assess and manage your claims
- to market our services and products to you, including contacting you electronically (e.g. by text or email for this purpose)
- to provide customer care and support and improve the services and products that we provide to you to respond to communications from you, including a complaint
- for any other purpose authorised by you or the Act. Including but not limited to internal and/ or external audits.

DISCLOSING YOUR PERSONAL INFORMATION

We may disclose your personal information in good faith that such action is necessary to:

- another company within our group
- Insurers, reinsurers and industry bodies
- assessors and Insurers appointed to assess and/or investigate claims
- any business that supports our services and products, including any person that hosts or maintains any underlying IT system or data centre that we use to provide the website or other services and products
- a person who requires us to supply your personal information for regulatory and compliance for example, including but not limited to Financial Markets Authority (FMA).
- any other person authorised by the Act or another law (e.g. a law enforcement agency or court)
- any other person authorised by you.
- Others named on your policies as co-insured or co-owners

PROTECTING YOUR PERSONAL INFORMATION

The security of your personal information is important to us. We will take all reasonable steps to ensure your personal information is safe from loss, unauthorised activity, or other misuse.

ACCESSING AND CORRECTING YOUR PERSONAL INFORMATION

You can ask for us to access and make corrections to information we hold about you at anytime within the guidelines of the Privacy Act.

INTERNET USE

We take reasonable steps to maintain secure internet connections and protect any personal information that we hold from misuse, interference and loss, and from unauthorised access, alteration and disclosure. Where required by law, we will notify you of any notifiable privacy breach concerning your personal information.

If you provide us with personal information over the internet, the provision of that information is at your own risk.

HOW TO CONTACT US

If you wish to gain access to your personal information, want us to correct or update it, have a complaint about a breach of your privacy or any other query relating to our Privacy Policy, please contact us

By email: caro@caroandco.co.nz

By phone: 021 97 7489

By post: 276 Old Renwick Road, Springlands, Blenheim 7272

HOW TO MAKE A COMPLAINT

If you wish to make a complaint about a breach of this Privacy Policy or any breach of applicable privacy laws, you can contact us using the contact details below. You will need to provide us with sufficient details regarding your complaint together with any supporting evidence and information. You will also need to let us know which of our Companies manages your insurances for you. You can also complain to the Privacy Commissioner

(see www.privacy.org.nz)