

## Privacy Policy

**In this Privacy Policy, 'we', 'us' and 'our' means Thorner General Insurances Ltd.**

We respect to the privacy of your personal information. This Privacy Policy sets out how we collect, store, use and disclose your personal information, in accordance with the Privacy Act 2020 (and future legislative amendments).

### What personal information we collect

In New Zealand, under the Privacy Act 2020, "personal information" means information about an identifiable individual. We collect certain types of personal information about you, including:

- information in relation to applications for, provision and administration of insurance, such as employment details, health information, details of previous insurances and past insurance claims and criminal records (**Insurance Information**);
- name, phone number, email address and physical address (**Contact Information**);
- date of birth, passport details and driver's licence details (**Identity Information**);
- financial, bankruptcy proceedings, billing and invoicing information (**Financial Information**);
- if you visit our website, we may collect personal information that you submit, such as via online forms; and
- any other personal information you otherwise provide to us.

If you do not provide us with the information that we need, we or any of our third-party service providers may not be able to provide you with products or services.

### How we collect your personal information

We may collect personal information in a number of ways, including:

- directly from you in person and also via our website, telephone, in writing or email; and/or
- indirectly from third parties, in the circumstances described below.

Indirect source	Types of personal information	Purpose of collection
Your employer	Insurance Information, Contact Information, and Identity Information.	To contact you and provide you or your employer with services, including to review applications for, provision, and administration of insurance.

Insurers, reinsurers, underwriters or premium funders	Insurance Information, Contact Information and Identity Information	To review applications for, provision, administration and invoicing of insurance. Administration and management of claims.
Creditors, credit reporting agencies and collection agencies.	Insurance Information, Contact Information, Identity Information and Financial Information	To review applications for, provision, administration and invoicing of insurance.
Financial advisers or authorised representatives.	Insurance Information, Contact Information, Identity Information and Financial Information	To contact you and provide you with services, including to review applications for, provision, administration and invoicing of insurance.
Recruiters or referees.	Insurance Information, Contact Information and Identity Information	To assess your application and suitability for a role with us.

You authorise us to contact such third parties for the purposes of providing you with the information or services that you have requested.

We may also indirectly collect personal information from third parties not listed in the table above. This will be where authorised by you, as required or authorised by law, or from sources that make that information publicly available.

### **Our purposes for using and disclosing your personal information**

We use and disclose your personal information for the purposes of providing our services to you and related purposes. Such purposes include:

- assessing and managing your insurance application and policy(s);
- managing and processing premium payments;
- communicating with you about our products and services;
- conducting market or customer research;
- administering claims;
- developing, establishing and administering alliances and other arrangements with other organisations in relation to the promotion, administration and use of our services;
- telling you about our other service offerings which we believe may be relevant (unless you have requested not to receive this);
- statutory or regulatory reporting;
- internal or external audit; and

- any other purpose notified to you at the time your personal information is collected.

### **Disclosure of your personal information**

We will disclose your personal information to:

- insurers, reinsurers, other insurance intermediaries, insurance reference bureaus and industry bodies;
- assessors appointed by insurers to assess or investigate your claims;
- others named on your policy as co-insureds and interested parties noted on your policy;
- service providers engaged to provide services to you in relation to your insurance (such as providing repairs);
- third parties who help manage our business and provide our services, including third party service providers, such as payment system operators, IT suppliers, lawyers, accountants, other advisers and financial institutions;
- any other entities notified to you at the time of collection; and
- courts, law enforcement, regulators and other government agencies to comply with all applicable laws, regulations and rules.

Other than when required or permitted by law, as specified in this Privacy Policy or where you have provided your consent, we will not disclose your personal information.

Where we disclose your personal information to a third party, it will collect, store, use and disclose your personal information in accordance with its privacy policy. The privacy policy of each member of the Insurance Council of New Zealand is accessible at: <https://ibanz.co.nz/Privacy-Statements/10642/>. This is also available in Appendix A.

Please let us know if you would like further information about the specific insurance provider that we disclose your information to.

Nothing in this Privacy Policy prevents us from using and disclosing to others de-personalised aggregated data.

### **Transfer of personal information overseas**

We may disclose your personal information to third party service providers and/or insurers who may process your personal information either on our behalf or otherwise for one or more of the above-stated purposes.

Some of the third-party service providers to whom we disclose personal information are located in countries outside New Zealand, such as insurers who offshore their claims and/or administration services. Overseas disclosure of your personal information will only be made for one or more of the purposes specified in this Privacy Policy.

We will take appropriate steps to ensure that transfers of personal information are in accordance with applicable law and carefully managed to protect your privacy rights, such as by ensuring disclosures are limited to recipients who are subject to privacy laws which are recognised as providing a

comparable level of legal protection as the Privacy Act 2020 or where we can be satisfied that alternative arrangements are in place to protect your privacy rights.

### **Your obligations when you provide personal information of others**

You must not provide us with personal information of any other individual unless you have the express authorisation of that individual to do so. If you do provide us with such information about another individual, before doing so you:

- must tell that individual that you will be providing their information to us and that we will handle their information in accordance with this Privacy Policy;
- must provide that individual with a copy of (or refer them to) this Privacy Policy; and
- warrant that you have that individual's consent to provide their information to us.

If you have not done this, you must tell us before you provide any third-party information.

### **Your obligations when we provide you with personal information**

If we give you, or provide you access to, the personal information of any other person, you must only use it:

- for the purposes we have agreed to; and
- in compliance with applicable privacy laws (including the Privacy Act 2020) and this Privacy Policy.

You must also ensure that your agents, advisers, employees and contractors meet the above requirements.

### **Accuracy, access and correction of your personal information**

We take reasonable steps to ensure that your personal information is accurate, complete and up-to-date whenever we collect, use or disclose it. However, we also rely on you to advise us of any changes to your personal information.

Please contact us using our contact details below as soon as possible if there are any changes to your personal information or if you believe the personal information we hold about you is not accurate, complete or up-to-date.

You can make a request to access your personal information or to have it corrected by contacting us using the contact details below. If you make an access request, we will provide you with access to the personal information we hold about you unless otherwise required or permitted by law. We will notify you of the basis for any denial of access to your personal information. We may charge a fee where permitted by law.

### **Security of your personal information**

We take reasonable steps to protect any personal information that we hold from misuse, interference and loss, and from unauthorised access, alteration and disclosure. However, data protection measures are never completely secure and, despite the measures we have put in place, we cannot guarantee the security of your personal information. You must take care to ensure you protect your personal information. You should notify us as soon as possible if you become aware of any security breaches. Where required by law, we will notify you of any notifiable privacy breach concerning your personal information.

## Updates of Privacy Policy

We reserve the right to amend our Privacy Policy from time to time to ensure we properly manage and process your personal data.

### 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 can also complain to the Privacy Commissioner (see [www.privacy.org.nz](http://www.privacy.org.nz)).

### 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 via email [info@thorner.co.nz](mailto:info@thorner.co.nz) or by phone 04 5288 088.

### Review and version control

This policy is reviewed annually.

Version no	Reviewed by	Reviewed by	Reviewed date	Key Changes
1.0	Emma	Maree	March 2021	Policy Created
1.1	Jeff	Emma	01/12/2021	Cosmetic changes
1.2	Jeff	Emma	30/06/2023	No changes
1.3	Jeff	Emma, Maxine, Maree	10/12/2025	Cosmetic changes
1.4	Jeff	Emma	05/05/2026	Amended policy in line with Steadfast recommended changes

**APPENDIX A**

<b>Insurer and Underwriter Agency List &amp; Privacy Statements Company</b>	<b>Main Website</b>	<b>Privacy Policy URL</b>
360 Commercial	<a href="#">360 Underwriting – Specialised Insurance Solutions for the Broker Market</a>	<a href="#">360-Commercial-Privacy-Statement-1.pdf</a>
Agile Insurance Group	<a href="#">Home - with Agile</a>	<a href="#">General Liability Privacy Statement - with Agile</a>
Ag Guard Limited	<a href="#">Agricultural Insurance in New Zealand   Ag Guard NZ</a>	<a href="#">Privacy-Policy.pdf</a>
AIG Insurance New Zealand Limited	<a href="#">AIG New Zealand Insurance Home   AIG New Zealand</a>	<a href="#">Privacy Policy   AIG New Zealand</a>
Aioi Nissay Dowa Insurance Company, Limited (NZ)	<a href="#">Aioi Insurance – Auckland New Zealand</a>	<a href="#">Privacy Policy   Aioi Insurance</a>
Allianz Australia Insurance Limited	<a href="#">Allianz Insurance   Quotes for Car, Home, Travel, Life &amp; more</a>	<a href="#">Privacy Policy   Allianz Australia</a>
Allianz Partners	<a href="#">Allianz Partners New Zealand   Travel Insurance for Leisure, Business, Students, Workers   Pet Insurance</a>	<a href="#">Privacy Policy</a>
Ando Insurance Group	<a href="#">Ando - Expect more from your insurer</a>	<a href="#">Ando insurance</a>
Atradius (Credito y Caucion, S.A. de Seguros y Reaseguros)	<a href="#">Atradius Group</a>	<a href="#">Privacy Policy</a>
Berkshire Hathaway Specialty Insurance Company	<a href="#">Berkshire Hathaway Specialty Insurance</a>	<a href="#">PRIVACY POLICY STATEMENT – United States</a>
Bounce Insurance	<a href="#">Bounce provides parametric earthquake insurance for New Zealand households and businesses</a>	<a href="#">This privacy statement sets out how we deal with your personal information.</a>
Chubb Insurance New Zealand Limited	<a href="#">Chubb Insurance in New Zealand</a>	<a href="#">Chubb Privacy Policy, New Zealand</a>
Classic Cover	<a href="#">Classic Car Insurance for NZ Classic Enthusiasts   Classic Cover Insurance</a>	<a href="#">Privacy Policy   Classic Cover Insurance</a>
Club Auto Insurance	<a href="#">Vehicle Insurance, Car insurance from Club Auto Insurance, Comprehensive Vehicle Insurance, Third Party only, Auto Insurance, Taxi Insurance, Fire and Theft Insurance</a>	<a href="#">clubauto.co.nz/terms</a>
Compagnie Francaise D'Assurance Pour Le Commerce Exterieur (Coface)	<a href="#">Coface: Global Credit Insurance Solutions To Protect Your Business   Coface</a>	<a href="#">Legal Notice Coface - Site coface.com   Coface</a>
Concordia	<a href="#">Concordia Underwriting Agency (Church, Retirement</a>	<a href="#">Privacy &amp; Legal Policies</a>

	Villages, Schools & Not for Profit Insurance)	
Covermore Group	<a href="#">Travel Insurance Quote – Get Cover in Minutes   Cover-More New Zealand</a>	<a href="#">Privacy Policy   Cover-More NZ</a>
Delta Insurance New Zealand Limited	<a href="#">Delta   Home</a>	<a href="#">Delta   Privacy Statement</a>
DUAL New Zealand Pty Ltd	<a href="#">DUAL New Zealand</a>	<a href="#">NZ-Privacy-policy.pdf</a>
Emergence Insurance	<a href="#">Emergence Insurance: Smarter Cyber Insurance Home</a>	<a href="#">Privacy Policy and Statement - Emergence Insurance</a>
HDI Global Specialty SE	<a href="#">HDI Global – Partner in Transformation</a>	<a href="#">Privacy Information</a>
IAG New Zealand Limited	<a href="#">Home</a>	<a href="#">Privacy</a>
Initio Insurance	<a href="#">Quote &amp; Buy NZ's Easiest Property Insurance Online</a>	<a href="#">Initio Insurance's Privacy Policy</a>
Insurance Underwriters (NZ) Ltd (IUNZ)	<a href="#">IUNZ</a>	<a href="#">Privacy Statement – IUNZ</a>
Lloyd's of London	<a href="https://www.lloyds.com/">https://www.lloyds.com/</a>	<a href="#">Privacy - Lloyd's</a>
Market Lane Insurance Group (NZ)	<a href="#">Market Lane Insurance Group - New Zealand</a>	<a href="#">Support — Market Lane Insurance Group - New Zealand</a>
MECON Insurance (NZ)	<a href="#">Mecon insurance - Mecon</a>	<a href="#">MECON Insurance Privacy Policy for Construction Insurance.</a>
Mitsui Sumitomo Insurance Company, Limited	<a href="#">Mitsui Sumitomo Insurance Company, Limited</a>	<a href="#">Privacy Policy   Mitsui Sumitomo Insurance</a>
Nautical Insurance	<a href="#">Boat Insurance Made Simple - Nautical Insurance</a>	<a href="#">Privacy Policy - Nautical Insurance</a>
NM Insurance (NZ)	<a href="#">NM Insurance   Securing the journey together</a>	<a href="https://www.nminurance.co.nz/privacy/">https://www.nminurance.co.nz/privacy/</a>
Pacific International Insurance Pty Limited	<a href="#">Pacific International Insurance NZ</a>	<a href="#">Privacy Policy - Pacific International NZ</a>
Protecsure Pty Ltd	<a href="#">Home - Protecsure</a>	<a href="#">Privacy Policy Statement - Protecsure</a>
QBE Insurance (Australia) Limited	<a href="https://www.qbe.com/au/">https://www.qbe.com/au/</a>	<a href="#">Privacy and your personal information   QBE NZ</a>
Sage Partners	<a href="#">Sage Partners - Home</a>	<a href="#">Sage Privacy Policy</a>
SPUA (Southern Pacific Underwriting Agency Limited)	<a href="#">Southern Pacific Underwriting Agency (SPUA)</a>	Not Available online   contact Us: <a href="mailto:solutions@spua.co.nz">solutions@spua.co.nz</a>
Star Insurance Specialists (Star Insure)	<a href="#">NZ Vehicle Insurance Classic Cars, Motorcycles &amp; Motorhomes   Star Insure</a>	<a href="#">Privacy Policy - Star Insurance Specialists</a>
TAI Insurance (Insurance Wholesale Ltd)	<a href="#">TAI - Liability, Travel and Personal Accident Insurance</a>	Not Available
The Hollard Insurance Company Pty Ltd	<a href="https://www.hollard.com.au/">https://www.hollard.com.au/</a>	<a href="#">Privacy policy</a>
The New India Assurance Company Limited	<a href="#">HOME - newindia.co.nz</a>	<a href="https://newindia.co.nz/terms-and-conditions/">https://newindia.co.nz/terms-and-conditions/</a> (not privacy specific) contact us: <a href="mailto:info@nia.co.nz">info@nia.co.nz</a>
TLC Insurance	<a href="https://www.tlinsurance.co.nz/">https://www.tlinsurance.co.nz/</a>	<a href="#">Privacy Policy   TLC Insurance</a>

Tokio Marine & Nichido Fire Insurance Co., Ltd.	<a href="https://www.tokiomarine-nichido.co.jp/en/">https://www.tokiomarine-nichido.co.jp/en/</a>	<a href="#">Privacy Policy   Tokio Marine &amp; Nichido Fire Insurance Co., Ltd.</a>
UAA / UANZ (Underwriting Agencies of New Zealand)	<a href="#">Underwriting Agencies of New Zealand</a>	<a href="#">Privacy Policy   Underwriting Agencies of New Zealand</a>
Vero Insurance New Zealand Limited	<a href="#">Vero Insurance New Zealand   Vero</a>	<a href="#">vero-insurance-privacy-statement.pdf</a>
Vero Liability Insurance Limited	<a href="#">Specialists in liability insurance   Vero Liability</a>	<a href="#">privacy-statement.pdf</a>
Yeltrah Limited (Event Cover)	<a href="#">Event Insurance   We Only Do Events   EventCover</a>	<a href="#">Yeltrah Privacy Policy 2025</a>
Zurich Australian Insurance Limited	<a href="#">Welcome to Zurich Australia</a>	<a href="#">Zurich's Privacy Policy - Zurich New Zealand</a>