

PRIVACY STATEMENT

Personal information collected by American Home Assurance Company (New Zealand Branch), trading in New Zealand as Chartis (“Chartis”), is treated as confidential and is protected by the Privacy Act 1993 (New Zealand). Personal information is information about an identifiable individual. Personal information is provided to us voluntarily, however if we do not collect certain information we may not be able to process your application.

Site Visit Data

This site is operated by Chartis through the use of an external hosting service provider. When visiting this site, a record of your visit is logged. The following information is automatically recorded for statistical purposes and is used by Chartis to help improve the site:

- the user's server address;
- the user's operating system (for example Windows, MAC etc);
- the type of browser used;
- the user's top level domain name (for example .com, .gov, .nz, .uk etc);
- the date and time of the visit to the site;
- the pages accessed and the documents downloaded;
- the previous site visited;
- the external links from this site that are used by you.

No attempt will be made to identify users or their browsing activities except in the unlikely event of an investigation, where a law enforcement agency may exercise a warrant to inspect the Internet Service Provider's logs.

Collection of Personal Information

When you email us:

- we will record your email address;
- we will not use your email address for any unrelated purpose;
- we will not disclose it without your consent.

Other information collected by us, for example through an on-line form, will always:

- be collected by lawful and fair means;
- be used for a lawful purpose;
- be collected with your consent; and
- have a clear and explicit purpose of collection.

Security of Information

Your personal information will not be released unless the law permits it or your permission is given. We provide a secure environment and a reliable system but you should be aware that there may be inherent risks associated with the transmission of information via the internet. For those who do not wish to use the internet, Chartis provides alternative ways of obtaining and providing information. In some circumstances, Chartis security guidelines may also require us to send particular information by non-electronic means.



Cookies

Cookies are pieces of information that a website can transfer to an individual's computer hard drive for record keeping. Cookies can make websites easier to use by storing information about your preferences on a particular website. The information remains on your computer after the Internet session finishes.

Parts of this website may use cookies to store basic statistical data. The information collected may be used by Chartis to help it improve the service by understanding how it is used. There is no attempt made to identify individual users in any way.

On each use a "session cookie" may be temporarily placed on your computer, which is used to maintain navigation information during your site visit. These session cookies are automatically deleted from your computer at the end of each Internet session.

Your computer saves cookies to your hard drive so that they are available the next time you use it. These cookies record details of search results and viewed documents to make your navigation easier on subsequent visits to a site. Chartis does not record this information.

Most Internet browsers are pre-set to accept cookies. If you prefer not to receive cookies, you can adjust your Internet browser to refuse cookies or to warn you when cookies are being used. Advice about the Internet and personal information can be found on the Privacy Commissioner's web site at www.privacy.org.nz.

Purpose of Collection

Chartis collects information necessary to underwrite and administer your insurance cover and to maintain and improve this website and your customer experience.

You have a duty to disclose certain information. Failure to comply with your duty of disclosure or to provide certain information may result in Chartis declining cover, cancelling your insurance cover or reducing the level of cover.

In the course of administering your policy we may disclose your information to:

- another related Chartis company either in New Zealand or overseas;
- contractors or third party providers providing services related to the administration of your policy;
- banks and financial institutions for the purpose of processing your application and obtaining policy payments;
- in the event of a claim assessors, third party administrators, emergency service providers, retailers, medical and dental services providers and travel carriers; or
- our assistance services provider who will also record all calls for quality assurance, training and verification purposes.

We will only disclose your personal information to these parties for the primary purpose for which it was collected. In some circumstances Chartis is entitled to disclose your personal information to third parties without your authorisation such as law enforcement agencies or government authorities.

Access to Your Information

You may gain access to your personal information or correct your details by a written request to Chartis by writing to:

The Privacy Manager
American Home Assurance Company (New Zealand Branch)
PO Box 1745 Shortland Street
Auckland 1140
New Zealand

In some circumstances, Chartis may not permit access to your personal information. Circumstances where access may be denied include where it would compromise the privacy of other individuals, or where it would be unlawful. Whilst access to your personal information may generally be provided free of charge, we reserve the right to charge for access requests in limited circumstances.

If you feel you have a complaint about privacy, please write to the above address.

Consent Acknowledgement

By completing an on-line application form you consent to the above uses of your personal information.

