New Zealand Privacy Policy
Quantum Underwriting Agencies Pty Ltd

Our Commitment
We recognise that your privacy is very important to you. This document is our NZ privacy policy, and it tells you how we collect and manage your personal information. Our aim is to both support and ensure that we comply with the 13 privacy principles as set out in the Privacy Act 2020. For further information on privacy in New Zealand please refer to the Privacy Commissioner Te Mana Matatono Matatapu www.privacy.org.nz

By visiting our website, using an insurance portal, authorising an insurance intermediary to provide us with your Personal Information or otherwise providing us with your Personal Information, you consent to your Personal Information being, collected, stored, used and disclosed by us as set out in this privacy policy.

Quantum Underwriting Agencies Pty Ltd (Quantum) as an organisation is committed to the development and implementation of its privacy program including maintaining an up-to-date Privacy Policy about how it manages personal information, identifying breaches or suspected breaches of the Policy and developing and relying on a breach Response Plan to ensure they are able to respond quickly to suspected data breaches, and take appropriate steps as required.

How We Collect Personal Information
We may collect Personal Information in a number of ways depending on the nature of the insurance products and services being provided and administered, including:
• Directly from you via our website and our insurance--related portal;
• By telephone;
• In writing;
• By email; and/or
• From third parties (such as your insurance broker, premium funders, claims managers, other service providers or publicly from available sources). Each third party is also obliged to comply with the NZ privacy principles and in doing so it is accepted that they have obtained your authority to disclose your personal information to us.

What information do we collect and how do we use it?
The Personal Information we collect, hold and use generally includes your name and contact information (including telephone and email addresses), information relating to the insured risk, other reference information and information about third parties that you may conduct, or are interested in conducting, business with.

As we act as underwriting agencies, on behalf of insurers, providing and administering insurance--related products and services, we may also collect and hold other Personal Information required to provide and administer such products and services and to assist you, including details of your previous insurances and Sensitive Information.

We collect personal information about you so that we can perform our business activities and functions and to provide best possible quality of customer service.

We collect, hold, use and disclose your personal information for the following purposes:
• to provide products and services to you and to send communications requested by you;
• to process, investigate and respond to any claim;
• to answer enquiries and provide information or advice about existing and new products or services;
• to communicate with you and to others on your behalf in relation to your rights and any claims;
• to conduct business processing functions including providing personal information to our related bodies corporate, contractors, service providers or other third parties;
• for the administrative, marketing (including direct marketing), planning, product or service development, quality control and our research purposes;
• to provide your updated personal information to our related bodies corporate, contractors or service providers;
• if you have applied for a position with us, to evaluate your application;
• to update our records and keep your contact details up to date;
• to process and respond to any complaint made by you; and
• to comply with any law, rule, regulation, lawful and binding determination, decision or direction of a regulator, or in co-operation with any governmental authority of any country.

Anonymous data – We use technology to collect anonymous information about the use of our website, for example when you browse our website our service provider logs your server address, the date and time of your visit, the pages and links accessed and the type of browser used. It does not identify you personally and we only use this information for statistical purposes and to improve the content and functionality of our website, to better understand our clients and markets and to improve our services.

Cookies – In order to collect this anonymous data we may use “cookies”. Cookies are small pieces of information which are sent to your browser and stored on your computer’s hard drive. Sometimes they identify users where the website requires information to be retained from one page to the next. This is purely to increase the functionality of the site. Cookies by themselves cannot be used to discover the identity of the user. Cookies do not damage your computer and you can set your browser to notify you when you receive a cookie so that you can decide if you want to accept it. Once you leave the site, the cookie is destroyed and no personal or other information about you is stored.

Forms – Our Website allows visitors to submit information via Self-Service forms (Proposal Forms, Claim Forms, and Contact request). The information submitted via the Forms is not encrypted – an option is available for proposal forms and claim forms to be downloaded in PDF format for emailing. Should you be concerned about confidentiality of the proposal or claim information, this would be the recommended method.

Information collected via on-line forms is sent to our offices via EMAIL (not encrypted) and is also stored on a database which is accessible by our staff only (password protected). For those of our clients who deal directly with us or via our online platform, we and the platform administrator also use your information to send you requested product information and promotional material and to enable us to manage your ongoing requirements, e.g. renewals, and our relationship with you, e.g. invoicing, client surveys etc.

We may occasionally notify you about new services and special offers, events or articles we think will be of interest to you. We may send you regular updates by email or by post on insurance matters. If you would rather not receive this information or do not wish to receive it electronically, email or write to us.
What if you don’t provide some information to us?
If you do not provide us with the personal information described above some or all of the following may happen:

- we may not be able to provide the requested products or services to you, either to the same standard or at all;
- we may not be able to process or consider your claim;
- we may not be able to provide you with information about products and services that you may want, including information about discounts, sales or special promotions;
- we may be unable to communicate with you or on your behalf regarding a claim;
- if you are applying for a position with us, we may be unable to consider your application for a position; or
- we may be unable to tailor the content of our websites to your preferences and your experience of our websites may not be as enjoyable or useful.

How do we hold and protect your information?
We strive to maintain the reliability, accuracy, completeness, and currency of the personal information we hold and to protect its privacy and security. We keep personal information only for as long as is reasonably necessary for the purpose for which it was collected or to comply with any applicable legal or ethical reporting or document retention requirements.

We keep your personal information electronically. These files are accessible to authorised personnel only and are appropriately secured and subject to confidentiality requirements.

We ensure that your information is safe by protecting it from unauthorised access, modification, and disclosure. We maintain physical security over our paper and electronic data stores and premises, such as locks and security systems. We also maintain computer and network security; for example, we use firewalls (security measures for the Internet) and other security systems such as user identifiers and passwords to control access to computer systems.

As our website is linked to the internet, and the internet is inherently insecure, we cannot provide any assurance regarding the security of transmission of information you communicate to us online. We also cannot guarantee that the information you supply will not be intercepted while being transmitted over the internet. Accordingly, any personal information or other information which you transmit to us online is transmitted at your own risk.

We will only use unique identifiers when it is necessary and will take reasonable steps to protect unique identifiers from misuse.

Will we disclose the information we collect to anyone?
We do not sell, trade, or rent your personal information to others.

We will only disclose your Personal Information where it is required or reasonable to providing or administering a product or service that you have requested, or for any of the purposes outlined in this privacy policy. Where appropriate, we will disclose your personal information to:

- Our related body corporates, your broker or third parties as is required in order to provide our products and services, including our external service providers, such as payment system operators, lawyers, accountants, other advisers, financial institutions and information technology providers;
- To agents, Lloyd’s underwriters; insurers, reinsurers, other insurance intermediaries,
insurance reference bureaus and industry bodies and groups;
• Claims management and related service providers;
• Dispute resolution schemes;
• Administrative service providers;
• Any government organisation or agency; and
• Any other entities notified to you at the time of collection.

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 for any other purpose.

Privacy Breaches
Under the Privacy Act 2020, should Quantum suffer a privacy breach that is likely to cause anyone serious harm, the Privacy Commissioner must be notified along with any affected people as soon as practical.

Quantum takes reasonable steps to protect personal information it holds from misuse, interference and loss, as well as unauthorised access, modification or disclosure. Should a breach be suspected or occur, Quantum follows a documented plan covering strategy, assessment, treatment, and review of data breaches.

It is a criminal offence for anyone to impersonate you, or to gain access to your personal information.

Transfer of personal information overseas
We disclose your personal information to
• certain underwriters at Lloyd’s in United Kingdom and Singapore with whom we have binding authorities;
• our London Office, Quantum Services (London) Ltd; and
• our Lloyds Managing Agent, HW Wood Ltd, London.

Principle 12 of the Privacy Act 2020 enables a business or organisation to disclose personal information to a foreign person or entity who is subject to comparable privacy safeguards, or when the disclosure is authorised by the person to whom the information relates.

Principle 12 does not apply if the personal information:
• Is sent to a person or entity that is subject to the New Zealand Privacy Act
• is sent to an agent for storage or processing (see below), or
• is sent to the person concerned (including the person’s authorised representative), or
• is publicly available.

Both Quantum and Lloyds London are subject to the New Zealand Privacy Act.

How can you check, update or change the information we are holding?
We take all reasonable precautions to ensure that the personal information we collect, use and disclose is accurate, complete and up to date. To ensure we can maintain this level of accuracy and completeness, we recommend that you:
• inform us of any errors in your personal information; and
• update us with any changes to your personal information as soon as possible.

If you provide inaccurate or incomplete information, we may not be able to provide you with the products or services, you are seeking.
Upon receipt of your written request and enough information to allow us to identify the information, we will disclose to you the personal information we hold about you. We will also correct, amend or delete any personal information that we agree is inaccurate.

If you wish to access or correct your personal information, please write to our Privacy Officer at compliance@qua.net.au

We do not charge for receiving a request for access to personal information or for complying with a correction request. Where the information requested is not a straightforward issue and will involve a considerable amount of time then a charge will need to be confirmed for responding to the request for the information.

How to make a complaint
If you wish to make a complaint about a breach of this policy or the privacy principles of the Privacy Act 2020 you can contact us using the contact details below. You will need to provide us with sufficient details regarding your complaint together with supporting evidence and information.

We will refer your complaint to our Privacy Officer who will investigate the issue and determine the steps that we will undertake to resolve your complaint. We will try to resolve your complaint within 14 working days and if this is not possible, you will be contacted to let you know how long it should take us to resolve your complaint.

If you are not satisfied with our determination, you can contact the Privacy Commissioner via www.privacy.org.nz. The Privacy Commissioner can issue an ‘Access Direction’, which will insist on giving you access to your Private Information, if there has been a refusal.

Tell us what you think
We welcome your questions and comments about privacy. If you have any concerns or complaints, please contact our Privacy Officer on telephone number +61897241555 or by email alex@qua.net.au or by post Suite 2, Eaton House, 10 Cassowary Bend, Eaton, WA 6232

Changes to our privacy policy
We may change this privacy policy from time to time. Any updated versions of this privacy policy will be posted on our website. Please review it regularly.

This privacy policy was last updated 1 December 2020