

# Malcolm Flowers Insurances Ltd

## Privacy Statement

May 2026

Malcolm Flowers Insurances Ltd is an insurance intermediary registered to provide financial services advice in New Zealand by the Financial Markets Authority (FMA).

Financial Services Provider Number FSP32190.



**Malcolm Flowers Insurances Ltd**  
Insurance Brokers

This Privacy Statement explains how Malcolm Flowers Insurances Ltd (we, us, our) collects, stores, uses, and shares your personal information. This Privacy Statement applies to our clients, prospective clients, employees, job applicants, contractors, suppliers, and other individuals whose personal information we may collect in the course of our business.

By asking us to assist you with your insurance needs, applying for employment with us or through your provision of services or supply of products to us, you consent to us collecting, storing, using, and sharing your personal information as set out below.

Our contact details are set out at the end of this Privacy Statement.

### **What information do we collect and how do we collect it?**

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We will collect and hold personal information that you provide, or that you authorise us to obtain from other sources, in accordance with the Privacy Act 2020. Personal information includes, but is not limited to:

- Contact information, including your name, phone number, email address, date of birth, and address.
- Risk information, including information required to advise you about your insurance needs and management of risk, which may include (depending on the type of insurance) health information and your criminal history.
- Claims information, including information about loss(es) you have suffered to assist you in
  - making a claim under your policy(ies).
- Claims history, including your history of insurance claims, which may be relevant in assessing your insurance needs and obtaining quotations.
- Transaction and financial information, including details about payments to and from you, bank account details for refunds or payments, and other details of products and services you have purchased from us.
- Marketing information, such as your preferences for receiving marketing communications from us.
- Employment or business information, including information about your employment (or prospective employment), occupation or business activities, to assess commercial or group insurance needs and manage employer sponsored policies.
- Vehicle details and drivers licence information, including vehicle registration details, ownership information, and drivers licence details, to arrange and manage motor vehicle insurance and process motor-related claims.

- Opinions, assessments or notes about you, including professional opinions or assessments made about you by insurers, loss adjusters, or other parties, to assist with claims assessment and management.

We also collect personal information about you indirectly (that is, from sources other than you). For example, we may collect your personal information from:

- another insured if they arrange an insurance policy which also covers you;
- the motor vehicle register to obtain details of vehicles and confirmation of vehicle ownership; or
- insurers, claims managers, or loss adjusters in connection with the handling of your claim.

Where you are acting as a representative for another person (such as a company, trust, or family member), we may collect your personal information to engage with you in that capacity, as well as personal information about the person you represent.

### Why do we collect your personal information?

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We will only collect your personal information where it is necessary to enable us to operate our business, provide you with advice and service in relation to your risk and insurance needs, to manage and maintain our relationship or if required by law. This may include: Evaluating your individual circumstances and insurance needs, and advising you of suitable insurance solutions

- Obtaining quotations for your insurance.
- Arranging, maintaining, or altering your insurance policies.
- Managing and processing claims under your insurance policies.
- Managing and maintaining our relationship with you, including for billing and payment purposes.
- Sending you requested product information and promotional material.
- Notifying you about new services, special offers, events, or articles that we think will be of interest to you.
- Helping us improve our services and resolve any problems.
- Complying with legal and regulatory requirements.
- Training our staff and for quality assurance purposes.
- Internal reporting, budgeting, and business analysis
- Managing complaints and potential claims against our business
- Preventing fraud and verifying information
- Communicating with you about your insurance arrangements

- For employment purposes (including prospective employment) and to comply with internal employment policies.
- For other specified purposes we notify you of, or which you authorise.

### What if you do not provide personal information to us?

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It is not compulsory for you to provide us with your personal information. However, if you choose not to provide some or all of the information we request, we may be unable to provide you with appropriate advice or services, or continue our relationship with you.

When you enter into a contract of insurance, you have a legal duty to disclose to the insurer all facts that are material to the risk. This includes all information you know, or could reasonably be expected to know, that would influence their decision to insure you, and if so, on what terms. If you do not provide all relevant information (including personal information), your insurer may refuse to pay a claim and/or treat your policy as though it never existed.

### Who do we collect your personal information from and provide it to?

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We do not sell, trade, or rent your personal information to others.

In the course of our dealings with you, we may need to collect your personal information from and provide your personal information to, third parties located in and outside of New Zealand. Specifically, we may disclose your personal information if it is in connection with the purposes set out in this Privacy Statement, it is required or authorised by you or a third party on your behalf or it is required or authorised by law or regulation.

We may exchange information with these parties at any stage of our relationship with you. If you are a client, this may include during pre-placement and quotation, placement and binding, policy administration, claims handling, and renewal or variation of your insurance.

Examples of third parties with whom we may exchange your personal information include:

- Insurers, to obtain quotes, place cover, administer and renew your insurance policies.
- Other insurance brokers or intermediaries, where relevant to the placement or administration of your insurance (for example, where a specialist broker is involved).
- Reinsurers, as required by insurers in connection with your policy.
- Claims managers, loss adjusters, repairers, and valuation providers, to assess, manage and settle claims on your behalf.

- Service providers, professional advisers and contractors, such as IT service providers, medical professionals, repairers, lawyers and accountants to obtain advice, manage disputes, or support claims and litigation matters.
- AUB Group (our parent company), for internal reporting, compliance, IT support, business operations, and to support the services we provide to you.
- Referral partners, in connection with referrals to or from our business.
- Other companies, in the event of a corporate sale, merger, reorganisation, dissolution, or similar event.
- Private investigators, to investigate claims or verify information where necessary.
- Recruiters (in respect of employee information), to support our recruitment processes.
- Professional indemnity insurers, to support our own insurance arrangements and respond to potential claims.
- Third parties involved in claims (including witnesses and at-fault parties), to assess and manage claims.
- Regulatory and government agencies, to comply with our legal and regulatory obligations (including under the Anti-Money Laundering and Countering Financing of Terrorism Act 2009).
- Publicly available sources, including the Companies Office register and other public registers.

Given the number of insurers and other third parties with whom we routinely exchange personal information, it is not practicable to list each one individually. However, a list of these parties, including their names, contact details and specific locations, is available on request. Please contact us using the details at the end of this Privacy Statement if you would like this information.

The third parties listed above may also collect your personal information indirectly from us, or from each other and may disclose your personal information to their own reinsurers, service providers, professional advisers, sub-contractors or other parties where necessary to provide services in connection with our relationship with you. By providing your personal information to us, you acknowledge that these third parties may collect your personal information indirectly (from us or from each other) and that this Privacy Statement serves as notification of that collection.

We may also use and disclose your personal information for a secondary purpose related to a purpose for which we collect it, where you would reasonably expect us to do so. For example, we may disclose your personal information to third party service providers so that

they can provide certain contracted services to us, such as information technology support or programming, hosting services, telephone services, mailing or sending of documents to you digitally or otherwise.

### **Overseas disclosures**

Some of the third parties with whom we share your personal information are located outside New Zealand. These overseas recipients may be located in Australia, the United Kingdom, the United States, Asia, Europe, or other jurisdictions where our insurance partners and service providers operate.

We take reasonable steps to ensure that overseas recipients of your personal information are subject to comparable privacy safeguards before disclosing your information. This may include entering into contractual arrangements that require the recipient to protect your information in accordance with standards comparable to New Zealand privacy law.

Where we cannot establish that an overseas recipient is subject to comparable privacy safeguards through their local laws or contractual arrangements, we will seek your authorisation before disclosing your information to them. You should be aware that these recipients may not be required to protect your personal information to the same standard as New Zealand law requires, and you may not have the same rights or remedies available to you as you would under New Zealand law.

You have the right to decline authorisation to the disclosure of your personal information to overseas recipients who are not subject to comparable privacy safeguards. If you wish to decline or discuss this, please contact us using the contact details provided below. However, if you do not provide such authorisation, we may be unable to provide you with certain products or services that require involvement of overseas insurers, underwriters, or service providers.

### **How do we store your personal information?**

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We generally hold personal information in electronic format, which we store either within our own internal systems and applications, or using third-party data processors and data storage providers. We may otherwise hold your personal information in hard copy form, which is stored in our offices.

We have put in place a range of electronic security and access measures to prevent your personal information from being accidentally lost, used, or accessed in an unauthorised way,

altered, or disclosed. We limit access to your personal information to employees and contractors of Malcolm Flowers Insurances Ltd who need it for legitimate business purposes.

Should we suffer a data breach that is likely to cause you serious harm, we will advise you as soon as practicable and report the breach to the Privacy Commissioner.

### **Our retention of your personal information**

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The length of time we keep your personal information depends on what it is and whether we have an ongoing business need to retain it. We will retain your personal information for as long as we have a relationship with you and for a period of time afterwards where we have an ongoing business need to retain it, in accordance with our internal retention policies and applicable legal requirements. Following that period, we will make sure it is deleted or anonymised.

### **How can you access or update your personal information?**

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You have rights under the Privacy Act 2020 to access, update, and correct your personal information held by us or by any of the third parties identified in this Privacy Statement. To access or correct your personal information held by us, please contact us using the details below or by contacting your usual Malcolm Flowers Insurances Ltd broker. To access or correct information held by other parties, please contact them directly – we are happy to provide you with their contact details where available.

Upon receipt of your written request and enough information to allow us to identify you, we will provide you with the personal information we hold about you. We will also correct, amend, or delete any personal information that we agree is inaccurate.

### **Updates to our Privacy Statement**

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We may make changes to this Privacy Statement from time to time, and it is important that you review it regularly. Any change to this Privacy Statement will become effective when we publish the revised Privacy Statement on our website.

By continuing to ask us to assist you with your insurance needs, or by your continued provision of services or supply of products to us, you agree that our most recent Privacy Statement (as shown on our website) applies to our collection, storage, use, and sharing of your personal information.

## Tell us what you think

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We welcome your questions and comments about privacy. If you have any questions about this Privacy Statement or how we handle your personal information, please contact us at:

Malcolm Flowers Insurances Ltd

PO Box 931, Taupo

07 378 6328

[john@mfi.co.nz](mailto:john@mfi.co.nz)

[www.mfi.co.nz](http://www.mfi.co.nz)

If you have any concerns or complaints about how we have handled your personal information, you can raise these via our internal complaints process, details of which can be found on our website at [www.mfi.co.nz](http://www.mfi.co.nz)

If you are not satisfied with our response, you have the right to complain to the Office of the Privacy Commissioner. You can find information about how to make a complaint at [www.privacy.org.nz](http://www.privacy.org.nz)