

## Introduction

In this Privacy Policy, 'we', 'us' and 'our' mean Fergus Hazlett Limited.

We respect the privacy of your personal information. This Privacy Policy sets out how we collect, store, use and disclose your personal information, which we do in accordance with the Privacy Act 2020.

The policy does not limit or exclude any of your rights under the Act. If you wish to seek further information on the Act, see [www.privacy.org.nz](http://www.privacy.org.nz).

By using our product and services, you're permitting us to collect, store, use and share your information in accordance with this policy. We may seek your agreement to additional privacy terms in the terms and conditions for our products and services.

## What personal information we collect

In New Zealand, under the Privacy Act 2020, "personal information" means information about an identifiable individual.

Personal information does not include information we hold about organisations. However, it does include information about identifiable individuals relating to their role in those organisations (e.g. information we hold about a director, partner or trustee).

We will only collect personal information about you for a lawful purpose connected with one of our product and services, where it is necessary for us to collect that information for that purpose.

The type of information we collect will depend on the relationship and which of our product or service are involved and may include:

- various types of personal information about you, including your name, date of birth, gender, address, contact details (including, phone numbers and email addresses), identification (including, image and biometric data) and financial information (including, payment information);
- in an insurance context, information about what is being insured, any insurance policy beneficiaries, your health, financial and insurance history and information required for processing claims;
- if you visit our website, we will 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, via our website, telephone, in writing or email; and/or
- indirectly from third parties, if necessary. For example, credit reporting agencies, identification service providers, referees, insurers, premium funders and other third party service providers or third parties providing offers, products and services available to you as a Fergus Hazlett customer; and/or
- indirectly from parties related to you. For example, relatives, your business associates, your business partners, trustees of trusts in which you have an interest, directors of, or shareholders in companies in which you have an interest, and any other organisations related to you; and/or
- publicly from available sources.

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

You acknowledge that we have, in accordance with Information Privacy Principle 3A under the Privacy Act 2020, made you aware that we indirectly collect, receive and hold your personal information for the purposes described in this Privacy Policy.

Your right of access to, and correction of personal information applies to all your personal information, whether we collected it directly from you, or indirectly. This Privacy Policy applies to all such personal information.

## Video Footage

Fergus Hazlett sometimes takes video footage and photographs in areas with public access where we conduct our business, such as A&P shows and livestock salesyards. Some Fergus Hazlett properties operate CCTV camera for security purposes.

## How we use 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:

- obtaining and verifying your identity and address;
- checking that you meet our credit criteria and other eligibility requirements;
- providing you with an account, product and services, or manage or administer them;
- to manage our relationship with you;
- managing and processing payments;
- communicating with you about our products and services;
- conducting market or customer research;
- 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 (if you have requested to receive this);
- exercising our rights and fulfilling our obligations for the purposes of complying with all applicable laws, regulations and rules; and
- any other purpose authorised by you or notified to you at the time your personal information is collected.

## Disclosing your personal information

We will disclose your personal information to:

- another company within our group;
- credit reporting and debt collection agencies;
- agencies engaged by us to verify customer identity or address information;
- anyone who you have told us may act as a guarantor for you, or is one of your guarantors;
- anyone that we need to contact to carry out your instructions to us (including the recipient of any payment);
- in an insurance context, insurers, reinsurers, other insurance intermediaries, assessors appointed by insurers to assess or investigate your claims and others named on your policy as co-insureds;
- third parties who help manage our business and provide our services, including our third party service providers, such as payment system operators, lawyers, accountants, other advisers and financial institutions;
- service providers engaged to provide services to you in relation to your insurance (such as providing repairs);
- 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;
- third parties to whom we have assigned any of our rights under any contract, including a contract with you;
- courts, law enforcement, regulators and other government agencies to comply with all applicable laws, regulations and rules;

- any other persons or entities authorised by you or 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. 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. In this regard, unless exempted by the Privacy Act 2020, we would have sought your express authorisation to do so prior to the transfer of your personal information overseas. Overseas disclosure of your personal information will only be made for one or more of the purposes specified in this Privacy Policy.

## 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 are entitled, by contacting us using the contact details below, to request: (1) confirmation of whether we hold any of your personal information; (2) access to your personal information and/or; (3) correction of your personal information. Before providing any personal information to someone who requests it, we will verify the identity of the person requesting it.

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.

If you request correction of your personal information you are entitled to provide us with a statement of the correction sought and request that we hold that statement with your personal information if we do not make the correction you seek.

## Internet use

While we take reasonable steps to maintain secure internet connections, if you provide us with personal information over the internet, the provision of that information is at your own risk.

If you follow a link on our website to another site, the owner of that site will have its own privacy policy relating to your personal information. We suggest you review that site's privacy policy before you provide personal information.

## Cookies

We use cookies (an alphanumeric identifier that we transfer to your computer's hard drive so that we can recognise your browser) to monitor your use of the website. You may disable cookies by changing the settings on your browser, although this may mean that you cannot use all of the features of the website.

## Storage and protection of your personal information

We may record and store information we collect from you physically or electronically ourselves or using third party service provider. This may include information being held on our behalf by data storage providers, including cloud-based data storage providers in New Zealand and overseas. We take reasonable steps to protect any personal information that we hold from misuse, interference and loss, and from unauthorised access, alteration and disclosure. This includes storing electronic data on servers located in secure premises, firewall and antivirus protection, data encryption and secure passwords and login processes (including multi factor authentication). 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.

The personal information that we collect and use will not be kept longer than necessary for the purposes for which it is collected, or for the duration required for compliance with applicable law, whichever is longer. We will take reasonable steps to securely destroy or delete personal information where it is no longer required.

## Updates of privacy 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.

## 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/your-rights/making-a-complaint](http://www.privacy.org.nz/your-rights/making-a-complaint)).

## 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 at:

The Privacy Officer  
Fergus Hazlett Limited  
1 Te Maanga Rd  
Matawhero  
Gisborne 4071

Email: [admin@fergushazlett.nz](mailto:admin@fergushazlett.nz)

Ph: 06 862 81724