



Privacy Policy

This **Policy** was last reviewed and updated on 4th May 2025

Privacy Policy

Artisan Underwriting Pty Ltd and its associated companies and subsidiaries (collectively referred to as '**Artisan**', '**We**', '**Us**' or '**Our**'), respects the privacy of the people **We** deal with. Artisan is committed to protecting your privacy and complying with the Privacy Act 2020 (NZ) (**Privacy Act**) and other applicable privacy laws and regulations.

This Privacy Policy (**Policy**) describes how **We** collect, hold, use and disclose your personal information, and how **We** maintain the quality and security of your personal information.

What is personal information?

“**Personal information**” means any information, statement, or opinion, whether true or not, and whether recorded in a material form or not, about an identified individual or an individual who is reasonably identifiable. In general terms, this includes information or an opinion that personally identifies you either directly (e.g. your name) or indirectly.

What personal information do We collect?

Depending on your relationship with **Us** (for example, as a consumer policyholder; non-policyholder insured or claimant; witness; insurance broker or appointed representative; or other individual relating to **Our** business), **Personal Information** collected about you and your dependents may include:

General identification and contact information

Your name, address; director and officers names and details, including email and telephone details; gender; marital status; family status; date of birth; passwords on **Our** systems; educational backgrounds; physical attributes; activity records, such as driving records; photos; employment history, skills and experience; relationship to the policyholder, insured or claimant; and date and cause of death, injury or disability.

Financial information

Where required, **Artisan** will collect payment card numbers; bank accounts or other financial account number sand account details; tax returns, credit history and credit score; assets and liabilities; income and expenses; balance sheets, financial statements, judgments and civil litigation history; insurance history and other financial or solvency related information.

Medical Information

Where required, some of **Our** products and services may require **Us** to collect information regarding current or former physical or mental or medical condition; health status; injury or disability information; medical procedures

performed; personal habits (for example, smoking or consumption of alcohol); prescription information; and medical history.

Other sensitive information

In certain cases, **We** may receive sensitive information about you, including your professional trade or association or union membership, religious beliefs, political opinions (for example, if you apply for insurance through a third-party marketing partner that is a trade, religious or political organisation). In addition, **We** may obtain information about your criminal record or civil litigation history and insurance claims history in the process of deciding whether to provide insurance and preventing, detecting and investigating fraud or other crimes. **We** may also obtain sensitive information if you voluntarily provide it to **Us** (for example, if you provide your driving history or express preferences regarding medical treatment based on your religious beliefs).

Regulatory or Government issued Identification Numbers or similar information.

In certain limited cases, government identification numbers such as passport number, IRD number, drivers license numbers, New Zealand Business Numbers or New Zealand Company Numbers, Financial Service Providers details, Australian Credit License details or Australian Financial Services License details.

Telephone recordings

Recordings of telephone calls to **Our** representatives and call centres.

Photographs and video recordings

If required, some of **Our** products may require **Us** to collect photographs or video recordings (where you are identifiable) created in connection with **Our** insurance or other business activities, including for claims assessment, processing, settlement, and disputes, or for other relevant purposes as permitted by law.

Crime, Fraud and Money Laundering Information

It is common that Insurers share information about their previous dealings with policyholders and claimants for the purposes of fraud detection, prevention and/or reporting.

Information relevant to enabling Us to provide products and services

Location and identification of the Insured, location of assets, location of services or businesses, for example, property address, vehicle registration or identification number); travel plans; age categories of individuals you wish to insure; occupations, policy and claim numbers; coverage/peril details; cause of loss; prior accident or loss history; your status as director or partner, or other ownership or management interest in an organisation; and other insurances you hold.

Marketing and Customer Feedback

Artisan provide opportunity for **Our** third parties to refuse **Our** services including letting **Us** know your marketing preferences, including entering a contest or prize draw or other any other sales or insurance related promotion, or responding to a voluntary customer satisfaction survey.

We may send you direct marketing communications and information about **Our** services, opportunities, or events that **We** consider may be of interest to you if you have requested or consented to receive such communications. These communications may be sent in various forms, including mail, SMS, fax and email, in accordance with applicable marketing laws, such as the applicable anti-spam legislation. You consent to **Us** sending you those direct marketing communications by any of those methods. If you indicate a preference for a method of communication, **We** will endeavour to use that method whenever practical to do so. **Our** email or other online marketing provides options to unsubscribe, however in the event it does not, please contact **Us** immediately on the provided details herein.

Social media account and information from Apps

We may receive certain Personal Information about you when you use **Our** Apps or Social Media Pages, including your social media account ID and profile picture. If you elect to connect any of your other social media accounts any **Artisan** social media or any other technology enabled account(s), then Personal Information from your other social media account(s) will be shared with **Us**, which may include Personal Information that is part of you profile relating to those accounts, which may include any of your friends' or other known or related parties profiles.

Information from other sources

To improve the quality of **Our** products and services, and to carry out research and analysis, **Artisan** may supplement the Personal Information **We** collect with information from other sources, such as publicly available information from social media services, commercially available sources and information from **Our** affiliates or business partners.

Artisan usually collects personal information from the individual's insurance broker or other appointed representative or directly from the individual or customer with whom **We** are looking to provide services for. In certain cases **We** may gather information that is publicly available such as from websites or from available searches or information services, and in limited cases, from competitions or from contact lists acquired from other parties.

Due to the products and services that **We** offer, **Artisan** needs to be able to identify the individual to enter into and administer insurance cover as a binding and legal contract, check an individual is authorised to access or change information **We** hold and comply with applicable laws.

Artisan take appropriate measures to protect the security of all Our collected and sensitive information.

You do not have to provide **Us** with your personal information, however if you do not provide **Us** with the information **We** require, then **We** may refuse you or be unable to provide to you **Our** full suite of products or services.

Wherever possible, **We** will give you the option to interact with **Us** anonymously or by using a pseudonym. However, if you choose to deal with **Us** in this way or choose not to provide **Us** with your personal information, **We** may not be able to provide you with **Our** services or otherwise interact with you.

How do We collect your personal information?

In addition to any of the above, **Artisan** collect your personal information from you either you're your insurance broker or any other authorised representative of yours or directly from you. **We** collect your personal information when you;

- interact with **Us** either over the phone, in person or online;
- participate in surveys or questionnaires;
- attend a **Artisan** event;
- subscribe to **Our** mailing list or subscribe or join any of **Our** online social media pages or other online technology platforms where **Our** services or products are offered.
- apply for a position with **Us** as an employee, contractor or volunteer;
- apply for any of **Our** Products or Services, including but not limited to procuring insurances.

Disclosure of personal information to third parties

We may disclose your personal information to third parties in accordance with this **Policy** in circumstances where you would reasonably expect **Us** to disclose your information. For example, **We** may disclose your personal information to:

- **Our** third party service providers, including but not limited to **Our** insurance capacity providers, insurers, reinsurers, regulatory bodies or government agencies (where required), **Our** information technology (IT) service providers, law firms or any other third party claims assessors or authorised representatives of either ours or **Our** Insurers.
- **Our** marketing providers;
- **Our** professional services advisors;
- your authorised representatives, including but not limited to lawyers, claims assessors, insurance brokers or insurance intermediaries, insurers, including but not limited to government

Transfer of personal information overseas

Some of the third-party service providers **We** disclose personal information to may be based in or have servers located outside of Australia, including in United Kingdom or United States of America or Canada.

Where **We** disclose your personal information to third parties overseas, **We** will take reasonable steps to ensure that data security and appropriate privacy practices are maintained. **We** will only disclose to overseas third parties if:

- you have given **Us** your consent to disclose personal information to that third party; or
- **We** reasonably believe that:
 - i. the overseas recipient is subject to a law or binding scheme that is, overall, substantially similar to the APPs; and
 - ii. the law or binding scheme can be enforced; or
- the disclosure is required or authorised by an New Zealand law or court / tribunal order.

How do **We** protect your personal information?

Artisan will take reasonable steps to ensure that the personal information that **We** hold about you is kept confidential and secure, including by:

- having a robust physical security of **Our** premises and databases / records;
- taking measures to restrict access to only personnel who need that personal information to effectively provide services to you;
- having technological measures in place (for example, anti-virus software, fire walls, encrypted devices and multi-factored authentication on any computer devices or services or any other platforms that hold sensitive and/or personal information.

Online activity

The **Artisan** website uses cookies. A cookie is a small file of letters and numbers the website puts on your device if you allow it. These cookies recognise when your device has visited **Our** website(s) before, so **We** can distinguish you from other users of the website. This improves your experience and the **Artisan** website(s).

We do not use cookies to identify you, just to improve your experience on **Our** website(s). If you do not wish to use the cookies, you can amend the settings on your internet browser so it will not automatically download cookies. However, if you remove or block cookies on your computer, please be aware that your browsing experience and **Our** website's functionality may be affected.

Our website uses analytics services such as google analytics to help **Us** better understand visitor traffic, so **We** can improve **Our** services. Although this data is mostly anonymous, it is possible that under certain circumstances, **We** may connect it to you or any of your authorised representatives.

In addition, **We** may also use your personal information or disclose your personal information to third parties for the purposes of advertising, including online behavioral advertising, website personalisation, and to provide targeted or retargeted advertising content to you (including through third party websites).

Retention of personal information

We will not keep your personal information for longer than **We** need to. In most cases, this means that **We** will only retain your personal information for the duration of your relationship with **Us** unless **We** are required to retain your personal information to comply with applicable laws, for example record-keeping obligations.

How to access and correct your personal information

Artisan will endeavour to keep your personal information accurate, complete and up to date.

If you wish to make a request to access and / or correct the personal information **We** hold about you, you should make a request by contacting **Us** or your insurance intermediaries or other insurance related authorised representatives with whom **We** deal, and **We** will usually respond within 7 days. **We** will deal with such a request by emailing **Us** at info@artisanuw.com.au

Links to third party sites

Artisan website(s) may contain links to websites operated by third parties. If you access a third party website through **Our** website(s), personal information may be collected by that third party website. **We** make no representations or warranties in relation to the privacy practices of any third party provider or website and **We** are not responsible for the privacy policies or the content of any third party provider or website. Third party providers / websites are responsible for informing you about their own privacy practices and **We** encourage you to read their privacy policies.

Inquiries and complaints

For complaints about how Artisa handles, processes or manages your personal information, please contact . Note **We** may require proof of your identity and full details of your request before **We** can process your complaint. Please allow up to 14 days for Artisan to respond to your complaint. It will not always be possible to resolve a complaint to everyone's satisfaction. If you are not satisfied with **Artisan's** response to a complaint, you have the right to contact the Office of Australian Information Commissioner (at) to lodge a complaint.

How to contact Us

If you have a question or concern in relation to **Our** handling of your personal information or this **Policy**, you can contact **Us** for assistance as follows:

Attention: **Artisan** Privacy Officer

Email: info@artisanuw.com.au

Phone: +61 2 7259 8389

Post: PO Box Q1082, QVB NSW 1230