



PRIVACY STATEMENT

APRIL 2026 v4.0

PRIVACY STATEMENT

In this Privacy Statement, 'we', 'us' and 'our' means Marble Insurance Limited.

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

What personal information we collect

In New Zealand, under the Privacy Act 2020, "personal information" means information about an identifiable individual. We collect certain types of personal information about you, including:

- information in relation to the application for, provision and administration of insurance, such as employment details, health information, details of previous insurances and past insurance claims and criminal records (**Insurance Information**);
 - name, phone number, email address and physical address (**Contact Information**);
 - date of birth, passport details and driver's licence details (**Identify Information**);
- financial, billing and invoicing information (**Financial Information**);
- 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, in the circumstances described below.

Indirect Source	Types of personal information	Purpose of collection
Your employer	Insurance Information, Contact Information, and Identity Information.	To contact you and provide you or your employer with services, including to review applications for, provision, and administration of insurance.
Insurers, reinsurers, underwriters or premium funders	Insurance Information, Contact Information and Identity Information	To review applications for, provision, administration and invoicing of insurance.
Creditors, credit reporting agencies and collection agencies.	Insurance Information, Contact Information, Identity Information and Financial Information	To review applications for, provision, administration and invoicing of insurance and reinsurance.
Financial advisers or authorised representatives.	Insurance Information, Contact Information, Identity Information and Financial Information	To contact you and provide you with services, including to review applications for, provision, administration and invoicing of insurance.
Recruiters or referees.	Insurance Information, Contact Information and Identity Information	To assess your application and suitability for a role with us.

We may collect information from third parties where authorised by you or permitted by law.

We may also indirectly collect personal information from third parties not listed in the table above. This will be where authorised by you, as required or authorised by law, or from sources that make that information publicly available.

Where we collect personal information about you from a third party (such as an insurer, lender, accountant, ACC, or credit reporting agency), we will, as soon as reasonably practicable, notify you that we have done so. We will tell you: the source of the information, why we collected it, who may receive it, and your rights to access and correct it. Where the third party has already notified you of this sharing in their own privacy statement and named Marble Insurance Limited specifically, a separate notification from us may not be required.

Our purposes for using and disclosing 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:

- assessing and managing your insurance application and policy;
- managing and processing payments;
- communicating with you about our products and services;
- conducting market or customer research;
- administering claims;
- 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);
- where you have provided your details through a lead form, landing page, or other marketing channel, using them to send you marketing communications (by email, phone, SMS, or post). You may opt out at any time by contacting us or using the unsubscribe link;
- statutory or regulatory reporting;
- internal or external audit; and
- any other purpose notified to you at the time your personal information is collected.

Disclosure of your personal information

We will disclose your personal information to:

- insurers, reinsurers, other insurance intermediaries, insurance reference bureaus and industry bodies;
- assessors appointed by insurers to assess or investigate your claims;
- others named on your policy as co-insureds;
- service providers engaged to provide services to you in relation to your insurance (such as providing repairs);
- third parties who help manage our business and provide our services, including our third party service providers, such as payment system operators, IT suppliers, lawyers, accountants, other advisers and financial institutions, and marketing or advertising agencies (including those engaged to create or manage promotional campaigns using publicly available customer information such as Google reviews and testimonials, in compliance with applicable privacy, advertising, and fair dealing laws);
- any other entities notified to you at the time of collection or upon request; and
- courts, law enforcement, regulators and other government agencies to comply with all applicable laws, regulations and rules.

Other than when required or permitted by law, as specified in this Privacy Statement or where you have provided your consent, we will not disclose your personal information.

Where we disclose your personal information to a third party, it will collect, store, use and disclose your personal information in accordance with its privacy policy. The privacy policy of each Insurance Provider to whom we disclose your personal information is available on our website at: [Insurer Partners — Marble Insurance](#). Please select the relevant Insurance Provider on that page to be directed to their website, where their Privacy Statement can be accessed. If you would like further information about any specific Insurance Provider to whom your information may be disclosed, please let us know.

Nothing in this Privacy Statement 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, such as (including but not limited to) Australia, United Kingdom, United States of America, India, Singapore, Malaysia, Philippines and Vietnam). 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 Statement.

We will take appropriate steps ensure that transfers of personal information are in accordance with applicable law and carefully managed to protect your privacy rights, such as by ensuring disclosures are limited to recipients who are subject to privacy laws which are recognised as providing a comparable level of legal protection as the Privacy Act 2020 or where we can be satisfied that alternative arrangement are in place to protect your privacy rights.

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 Statement;
- must provide that individual with a copy of (or refer them to) this Privacy Statement; 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 Statement.

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 can make a request to access your personal information or to have it corrected by contacting us using the contact details below. 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.

Security of your personal information

We take reasonable steps to protect any personal information that we hold from misuse, interference and loss, and from unauthorised access, alteration and disclosure. 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.

Updates of Privacy Statement

We reserve the right to amend our Privacy Statement from time to time to ensure we properly manage and process your personal data.

How to make a complaint

If you wish to make a complaint about a breach of this Privacy Statement 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 make a complaint to the Privacy Commissioner (see www.privacy.org.nz).

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 Statement, please contact us at info@marbleinsurance.co.nz.