



Privacy Important Information

Business Insurance Limited is committed to protecting your privacy and acting in accordance with the Privacy Act 2020. You should read the below Privacy Policy and terms of use carefully before using this site, obtaining a quote or taking out insurance.

We encourage you to review this page on a regular basis as it may be updated from time to time.

Business Insurance Limited operates on www.bil.co.nz (the Site). This page informs you of our policies regarding the collection, storage, use, retention and disclosure of Personal Information we receive from users of the Site.

We use your Personal Information only for providing and improving the Site. By using the Site, you agree to the collection and use of information in accordance with this policy.

Information Collection and Use

While using our Site, we may ask you to provide us with certain personally identifiable information that can be used to contact or identify you. Personally identifiable information may include, but is not limited to your name (“Personal Information”).

We may disclose personal information for purposes including, the provision of our products and services to you, and, as required by law.

The information collected is strictly for the use of Business Insurance Limited.

Access to and Correction of Personal Information

Access: You may request details of personal information that we hold about you, in certain circumstances as set out in the Privacy Act 2020. Although unlikely, an administrative fee may be payable for the provision of information, where the request requires detailed or exceptional reporting. In certain circumstances, we may refuse to provide you with information that we hold about you, as set out in the Privacy Act 2020.

In some instances, we may rely (in part) upon customers advising us when their personal information changes, such as address and contact details. We will respond to any request or update and we will endeavor to promptly correct any information found to be inaccurate, incomplete or out of date, within a reasonable time.

Correction: If you believe that any information we hold about you is inaccurate, out of date, incomplete, irrelevant or misleading, please contact us [here](#).

Log Data

Like many site operators, we collect information that your browser sends whenever you visit our Site (“Log Date”).

This Log Data may include information such as your computer’s Internet Protocol (“IP”) address, browser type, browser version, the pages of our Site that you visit, the time and date of your visit, the time spent on those pages and other statistics.

In addition, we may use third party services such as Google Analytics that collect, monitor and analyse this type of information in order to increase our Service's functionality. These third party service providers have their own privacy policies addressing how they use such information.

Communications

We may use your Personal Information to contact you with newsletters, marketing or promotional materials and other information that may be of interest to you. You may opt out of receiving any, or all, of these communications from us by following the unsubscribe link or instructions provided in any email we send.

Cookies

Cookies are files with small amount of data, which may include an anonymous unique identifier. Cookies are sent to your browser from a web site and stored on your computer’s hard drive.

Like many sites, we use “cookies” to collect information. You can instruct your computer to refuse all cookies or to indicate when a cookie is being sent. However, if you do not accept cookies, you may not be able to use some portions of our Site.

Security

The security of your Personal Information is important to us, but remember that no method of transmission over the Internet, or method of electronic storage, is 100% secure. While we strive to use commercially acceptable processes to protect your Personal Information, we cannot guarantee its absolute security.

Complaints about Breach

If you believe that we have breached the Privacy Principles of the Act and wish to make a complaint about that breach, please contact us [here](#).

Changes to this Privacy Policy

This Privacy Policy is effective as of 12 July 2023 and will remain in effect except with respect to any changes in its provision in the future, which will be in effect immediately after being posted on this page.

We reserve the right to update or change our Privacy Policy at any time; we recommend you check this Privacy Policy periodically. Your continued use of the Service after we post any modifications to the Privacy Policy on this page will constitute your acknowledgment of the modifications and your consent to abide and be bound by the modified Privacy Policy.

If we make any material changes to this Privacy Policy, we will notify you either through the email address you have provided us, or by placing a prominent notice on our website.

Queries Related to your Privacy

If you have a query relating to our Privacy Policy, your privacy, or wish to access or correct your personal information that we hold, please contact us [here](#).

We have a designated Privacy Officer and a complaints process to address any concerns if needed. If you are not satisfied with the final decision that we make, you can direct your complaint to the Office of the Privacy Commissioner.

This page was last updated on: 12 July 2023