



INTELLIGENT LIFE PRIVACY & SECURITY POLICY

Intelligent Life Technologies Limited (referred to hereunder as "we," "our," or "us") provides a hosted service ("the i-Underwrite service") used in relation to the receiving, processing and transmitting of applications for life and health insurance. The i-Underwrite service is used by consumers, financial advisers and insurance companies (referred to hereunder as "you" or "your").

Our intent

We will always treat any information that you provide us with the utmost care and we do all we can to protect your best interests.

Privacy

In handling your personal information, we will comply with the information privacy principles set out in the [Privacy Act](#). When you use the i-Underwrite service, we may ask you to provide personal information relating to your identity (including physical address, email address and phone numbers), state of health and your payment details. We assure you that this information will only ever be used in relation to our receiving, processing and transmitting your insurance application and for no other purpose. None of your personal details will ever be sold, rented or made available to any party not directly related to the managing of your insurance application or any resulting insurance policy. Within our business, your personal details will only be accessible to authorised staff operating within strict guidelines. If in carrying out the i-Underwrite service you don't provide us with the information we reasonably request, we will be unable to process your application for insurance. If you want more information, have any questions about our privacy practices or want to access your personal information, please contact us.

Emails

In providing the i-Underwrite service we may communicate to you via email from time to time. We will take all reasonable steps to ensure that emails with your details are only sent to your email address or to addressees that we are authorised to send such emails. Please be aware that emails are not necessarily secure and if you have concerns about the security of the content of an email then you should not utilise our i-Underwriting service.

Payments

When the i-Underwrite service collects credit card or debit card information, the information is collected via a 3rd party service provider. We do not have access to your credit card or debit card information and such information is never stored or processed via our systems.

Security

We will take reasonable steps to protect any personal information we hold about you from misuse, loss or unauthorised access, modification or disclosure. We have information security procedures in place for our i-Underwrite service that are designed to minimise the risk of unauthorised access to your personal information. When you provide personal information online via our i-Underwrite service, it is encrypted, so it cannot be read as it is transmitted over the internet between your browser and our server. The encrypted data is transmitted using a secure socket layer (SSL) connection. All personal information is stored on secure servers that are protected in controlled facilities. We require our employees and data processors to respect the confidentiality of any personal information held by us. However, no data transmission over the internet can be completely secure, so we cannot give an absolute assurance that any information provided by you to us via the internet will be secure at all times. We will not be held responsible for events arising from unauthorised access to your personal information.

Terms of use

When you use our i-Underwrite service you are deemed to agree to the following:

1. Your use of the i-Underwrite service is subject to the terms set out in this Privacy and Security Policy, which you have read and understood.
2. It is your responsibility to keep confidential any password created/used by you in relation to your using the i-Underwrite service.
3. If you become aware of or suspect fraudulent activity or any other activity that threatens the security of the i-Underwrite service, you must immediately report the activity to us.
4. We reserve the right to access, read, copy, delete, and disclose information stored on the systems that we used to deliver the i-Underwrite service.
5. We reserve the right to inspect any/all files stored on or transmitted via the systems that we use to deliver the i-Underwrite service.

For more information

If you require further information in relation to how our i-Underwrite service protects or manages your personal information, please email us at support@intelligentlife.co.nz.

Intelligent Life Technologies Limited

Postal Address: PO Box 11 598 Ellerslie, Auckland, New Zealand 1542

Registered Address: Unit 1, 36 Sale Street, Victoria Quarter Precinct, Auckland, New Zealand 1010