

Important information

AA Insurance Limited ('AA Insurance') is committed to protecting your privacy and acting in accordance with the Privacy Act. Being upfront about how we may collect, hold, use and share your information is an important part of our commitment to you.

We may update this Privacy Policy from time to time. The latest terms will apply, so we encourage you to review this page on a regular basis.

You may need to also read our [Online terms and conditions](#) and [Quote terms and conditions](#) pages.

We collect personal information about you

Personal information is any information about a living identifiable individual.

The information we collect about you depends on the products and services required. This may include:

- personal information, such as name, phone number, email address, address, date of birth, gender, NZAA membership number
- insurance-related information, such as insurance history, vehicle details, property details, interested parties, financial records
- interactions and communications, such as requests, responses, feedback, complaints
- personal circumstances and support needs, such as health, wellbeing, language preferences.

Reasons we need your information

We need your information so we can:

- identify you and keep in contact
- conduct our business, such as assessing insurance cover and claims
- manage interactions, such as informing you about changes and providing support
- conduct marketing analysis and inform you about other services or products we think you may like.

We may collect, hold, use and share your information with other entities

We may collect, hold, use and share your information for the purpose of conducting our business, managing claims and providing you with insurance products. This may include interactions with:

- other policy holders, representatives acting on your behalf, named or unnamed drivers, passengers, third parties, witnesses, lawyers, translators
- loss adjusters, assessors, investigators
- suppliers, repairers, contractors
- mortgage providers, interested parties, financial providers, credit agencies
- other insurance companies, external dispute resolution schemes, Insurance Claims Register Limited, Insurance Council of New Zealand (ICNZ) and reinsurers
- our Partner organisations (such as Suncorp New Zealand and the New Zealand Automobile Association Incorporated) and our affiliated organisations
- government agencies, such as the New Zealand Transport Agency Waka Kotahi, Natural Hazards Commission (NHC), New Zealand Police
- third-party providers, such as services for cloud storage, mail house, legal, auditing, data and marketing analysis, hardware/software vendors, rating agencies, valuers
- other parties we consider necessary to evaluate and administer any insurance or claims.

There may be occasions when we collect your information from another person or organisation. We do this when the Privacy Act allows, for example when you have authorised us to do so, or it is not reasonably practicable to collect information from you. We may continue to collect, hold, use and share your information even after your policy or claim ends, if we have a valid reason to do so.

How we may interact

We may interact with you and other entities via phone, in person, in writing, through our website, using electronic messages, or by any other means. If you have a preferred way to communicate, please let us know and we'll try to accommodate this.

We may record and monitor calls and communications with us for validation and training purposes.

Along with updating any communication preferences with us, you'll also need to update these separately with our Partner organisations.

We may also use artificial intelligence (AI) to improve our services and to help manage our business. We'll tell you if you're directly interacting with AI technology.

Authorising and sharing this Privacy Policy

When you give us information about another person, you:

- confirm that you are authorised to do so and that we are authorised to collect, hold, use and share the information in accordance with this Privacy Policy.
- provide them a copy of all documentation (including this Privacy Policy), as these terms will also apply to them.

For example, this will apply when a policy is held in a joint or company name, you name a driver, or you appoint someone to act on your behalf.

We take steps to protect and store your information securely

We take reasonable steps to protect your information from any loss, unauthorised access, misuse, modification or disclosure. We store your information securely, either electronically or physically, at our on-site locations in New Zealand or in facilities overseas.

We'll keep your information for as long as is necessary for the purposes for which we collected it and to ensure compliance with applicable laws and regulations. Your information may also be stored by our Partner organisations, agents, contractors, or service providers.

If you have concerns that someone contacting you may not be who they say they are, use another method to contact us for verification.

You can request to access and correct your information

You can ask us for access to and correction of information we hold about you at any time. If we can't meet your request, we'll tell you the reasons why.

We may use your information to market to you

By holding a policy with us, you authorise us and the New Zealand Automobile Association Incorporated to share and use your information to inform you about products and services we offer now and in the future.

We can send these marketing communications via post, email, SMS, social media platforms, our online portals, or any other means. To unsubscribe at any time, [please contact us](#).

We can access information from the New Zealand Motor Vehicle Register

We are authorised to access and use information from the New Zealand Motor Vehicle Register. Find out more about the [New Zealand Motor Vehicle Register](#).

Contact us if you don't agree to this Privacy Policy

If you don't agree to this Privacy Policy, [contact us](#) immediately to let us know, as we may be unable to provide you with products and services.

Contact us if you have queries related to your privacy

Please [contact us](#) if you have any queries or concerns. Often, a quick conversation can help sort things out. We also have an internal complaints process and a designated Privacy Officer on hand to assist.

If you are not satisfied with our final decision, we'll set out the next steps available to you.

You can also seek help from the [Office of the Privacy Commissioner](#).

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