



# PINNACLE LIFE

## Privacy and security policy



### Personal Information

To offer you a life insurance policy, Pinnacle Life asks you to provide personal information via its website relating to your identity, state of health and credit card or bank details. We assure you that this information will only ever be used in relation to offering you a life insurance policy and then managing that policy. We will not make your details available for any other purpose. None of your personal details will ever be sold, rented or made available to any party not directly related to offering you a policy or managing that policy. Within Pinnacle Life, your personal details will only be accessible to authorized staff operating within strict guidelines. Besides our staff we'll occasionally make information available to registered financial advisors in order to give you advice you may need. You're entitled to access any information we hold about you. Just contact us.

### Emails you send to us

Messages you send to our customer support team are private between you and Pinnacle Life. However, emails can be intercepted so please don't include banking details in an email.

### Your security answer

When you buy a policy, we ask you to choose a security question. This enables us to verify your identity should you contact us at a later date. You are responsible for protecting your answer. Choose a question and answer that others will not know and do not disclose this information to third parties. If you do, you'll be responsible for how these third parties use your password.

### Marketing feedback and offers

We at Pinnacle Life would like to communicate with you from time to time to get your feedback and to update you on the products and services we offer. If you don't want us to contact you in this regard, just drop us an email, [ask@pinnaclelife.co.nz](mailto:ask@pinnaclelife.co.nz).

Occasionally we will use aggregated data for marketing purposes. We will ensure any data used by us or provided to third parties, is first encrypted to ensure your identity is protected.

### Cookies

When you visit our website a "cookie" is created. Cookies are small pieces of information that are stored on your computer. We use cookies on our site

- to allow your browser to properly navigate our application process, ensuring the connection between your browser and our servers remains secure. If you disable these cookies you won't be able to apply online for one of our policies. We also use third party cookies:

- to help us explore our customers behavior with help from Google Analytics. This data helps us understand our customers and how they use our site and where they come from. This data is collected at an aggregate level, and does not include personal data. Pinnacle Life may disclose this aggregate data from Google Analytics to third parties such as suppliers or advertisers.

- for marketing purposes. These cookies allow third party vendors, like Google, to show you our customized ads on sites across the internet. You can opt-out of third party cookies without affecting your ability to apply with Pinnacle Life. Information about opting out of third party cookies can be found [here](#). Google has information about opting out of [Google Analytics data collection](#).

### Internet security

Like all companies that transact business on the internet, Pinnacle Life takes steps to ensure your personal information is transmitted and held securely. To make this happen, Pinnacle Life uses a secure server for collecting sensitive information, such as your credit card or bank account details. The secure server encrypts your information before transmitting it across the internet, rendering it entirely safe from prying eyes. The third party we use to provide this secure server is Rapid SSL, see their [website](#) and their [privacy policy](#).

### Paying by credit card

If you choose to pay by credit card then a third party, Direct Payment Solutions (DPS) will check the validity of your card and will deduct your payments on behalf of Pinnacle Life. See their [privacy policy](#).

### Links to third party sites

We have some references on our website that link to third party websites, such as [Hannover Life Re](#). Although Pinnacle Life is satisfied with the way these third parties manage their websites, their security and privacy is beyond our control. If you're worried about security or privacy, we recommend you read the security and privacy policies provided by these sites.