



# PINNACLE LIFE

## Privacy and security policy



### Personal Information

Pinnacle Life asks you for personal information about your identity, state of health, and credit card or bank details to offer you a life insurance policy. We use the information you give us to offer you a policy and to manage that policy. We won't use or make your details available for any other purpose. None of your details will ever be sold, rented, or made available to anyone that's not directly related to offering you a policy or managing that policy. Within Pinnacle Life, your details will only be accessible to authorized staff operating within strict guidelines.

Occasionally, to give you advice, and with your permission, we may make your information available to Financial Advice Providers who have an agency with Pinnacle Life.

We'll also record any information you give us so that we can appropriately manage any needs you have during our interactions with you.

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 security question enables us to verify your identity should you contact us later. You're 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 offers

We will let you know about updates to the products and services we offer from time to time. If you don't want us to contact you, drop us an email, [ask@pinnaclelife.co.nz](mailto:ask@pinnaclelife.co.nz)

Occasionally we will use aggregated data for marketing purposes. We'll ensure that any data we use or provide to third parties is first encrypted to protect your identity.

### 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' behaviour with help from Google Analytics. This data helps us understand our customers, 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. You can find information about opting out of third-party cookies [here](#). Google also has information about opting out of [data collection for Google Analytics](#).

### Internet security

Pinnacle Life takes steps to ensure your personal information is transmitted and held securely. We use a secure server for collecting sensitive information, such as your credit card or bank account details. The server encrypts your information before transmitting it across the internet, making it entirely safe from prying eyes. We use [Rapid SSL](#) to provide this service. They have their own [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 are beyond our control. If you're worried about security or privacy, we recommend you read the security and privacy policies provided by these sites.