

PINNACLE LIFE

Privacy and security policy



Personal Information

We will ask you for personal information via our website to offer you a life insurance policy. We'll ask about your identity, health, and credit card or bank details. We will only use the information you provide to offer you a life insurance policy and to manage that policy.

We won't make your details available for any other purpose. Nor will your details 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 details will only be accessible to authorized staff operating within strict guidelines. Besides our staff, we'll occasionally make information available to Financial Advice Providers to give you the 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, please don't include banking details in any email, as emails can be intercepted.

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 later. You're responsible for protecting your answer. Choose a question and answer that others won't know, and don't disclose this information to third parties. You'll be responsible for how these third parties use your password if you do.

Marketing feedback and offers

We will communicate with you about our products, update you about anything new, and get your feedback from time to time. If you don't want us to contact you in this regard, just drop us an email at ask@pinnaclelife.co.nz or use the unsubscribe button if one is available.

Occasionally, we'll 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, we create a "cookie". 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. We may disclose this aggregated 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 has information about opting out of [Google Analytics data collection](#).

Internet security

We use industry-standard TLS (Transport Layer Security) to ensure your data is encrypted to and from our servers and your computer. Our process includes encrypting the information you provide during your application on a secure server. The secure server encrypts your information before transmitting it across the internet, making it safe from prying eyes. The third party we use to provide this secure server is Sectigo; see their [website](#) and [privacy policy](#).

Paying by credit card

If you choose to pay by credit card, then a third party, Windcave, 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.