Privacy Statement

Last updated: 31 July 2026

Pinnacle Life is committed to safeguarding your privacy and ensuring that your personal information is protected in compliance with New Zealand's Privacy Act 2020 (Privacy Act) and the Health Information Privacy Code 2020 (HIPC).

This Privacy Statement outlines how we collect, use, disclose, and protect your personal information. It also outlines your rights to access and correct your personal information.

Information Collection

Pinnacle Life collects personal information to offer and manage life insurance policies.

To assess and issue a life insurance policy, Pinnacle Life requires certain personal information. If you do not provide the required information, we will be unable to provide a quote, process your application, administer your policy, or assess a claim.

Types of information we may collect (but are not limited to):

- Identity information (e.g. full name, date of birth, gender)
- Contact information (e.g. address, email, phone number)
- Health and medical information (for policy application and claims)
- Lifestyle information (lifestyle choices that may affect policy terms)
- Financial information (e.g. income, payment details)
- Communication records (e.g. email and calls)
- Online activity data (e.g. IP address, browser cookies, and usage of our website)

Where health information is required, we collect and hold it in accordance with the HIPC (Health Information Privacy Code 2020).

Health information may be collected indirectly from your doctors, specialists, medical labs, or other health providers where this is necessary to assess your application or a claim, and where we have your authorisation to do so or it is otherwise permitted by law.

Recipients of your health information may include our reinsurer (Hannover Life Re of Australasia Ltd) and claims assessors, who are bound by equivalent privacy and confidentiality obligations.

Collection from third parties

Pinnacle Life may also collect personal information about you from third parties where this is necessary to assess your application, manage your policy, process a claim, verify your identity, or where you have given your consent or where we are permitted by law.

Pinnacle Life usually collect personal information directly from you. However, in some circumstances, we may collect personal information (including health information) about you from other people or organisations where this is reasonably necessary for our business or where permitted by law.

These sources may include:

- Distributors
- Reinsurers
- Medical professionals and health service providers
- Publicly available sources

In many cases, your personal information is collected on our behalf by our distributors. Where this occurs, those parties may provide you with notice of the collection and how your information will be used.

If we collect personal information or health information about you from someone else, we will take reasonable steps, as soon as reasonably practicable after collection, to make sure you are aware:

- that we have collected the information
- the purpose of collection
- the intended recipients
- the name and address of the agency collecting and holding the information
- any law that authorises or requires the collection
- your rights to access and correct the information

We will notify you unless you have already been made aware of these matters (including where they have been explained to you at the time your information was collected on our behalf), or an exception applies under the Privacy Act or HIPC.

All phone calls with customers are recorded for quality assurance, training, and compliance purposes.

Information Use

Pinnacle Life may use your personal information for purposes including, but not limited to:

- Verifying your identity and assessing insurance applications,

- Providing insurance quotes and setting premiums,
- Managing your insurance policy and handling claims,
- Quality assurance,
- Analysis and research purposes to improve our products and services,
- Communicating with you regarding product updates or new offerings, and
- Ensuring compliance with legal and regulatory obligations.

This may include the use of Artificial Intelligence (AI) tools that comply with our security standards.

You can opt out of marketing and communications uses at any time - see the "Marketing and Communication" section below.

Data Sharing and Disclosure

Pinnacle Life will not share your information with third parties, except when required for policy management, customer support, legal obligations, or with your consent.

Potential recipients of your information include:

- Reinsurers, underwriters, and Financial Advice Providers for policy-related purposes,
- Medical professionals and health service providers,
- Legal and professional advisers, regulators, or auditors as necessary, and
- Authorised agents and service providers engaged to support our operations.

Your data may occasionally be disclosed to third parties located overseas, but only where we are satisfied that the recipient provides comparable privacy protections to those required under New Zealand law, consistent with Information Privacy Principle 12 of the Privacy Act.

Pinnacle Life is reinsured by Hannover Life Re of Australasia Ltd, which may use your information in accordance with their privacy policy at https://www.hannover-re.com/en/local-offices/australia/life-and-health/privacy-policy/.

Data Security

Pinnacle Life takes reasonable steps to secure your personal information from misuse, loss, and unauthorised access. Our security measures include encryption, secure servers, and access control.

We use industry-standard TLS (Transport Layer Security) to ensure your data is encrypted as it travels between 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.

For credit card transactions, we use Windcave, a trusted third-party provider, to ensure payment security.

How We Use Artificial Intelligence

We use AI and machine learning tools to help us run our business and improve our service. This includes:

- handling administrative tasks
- reviewing call recordings and chat transcripts to improve customer service
- checking policy applications are complete
- supporting underwriting and claims work, including fraud checks and risk scoring
- spotting patterns in customer feedback and claims data
- researching ways to improve our products and services

Where these tools handle personal information, we only do so where the law allows and with the safeguards set out below.

Our safeguards

A person - not an AI - remains responsible for decisions that affect you. We also:

- limit, de-identify, or anonymise personal information wherever we reasonably can
- require our AI providers to meet our privacy, security, and confidentiality standards, and prohibit them from using your information to train their general-purpose AI models
- use secure systems with encryption and restricted access
- regularly test and monitor our AI tools for accuracy, fairness, and appropriate use
- keep human oversight across every AI-assisted process or decision

Where your information is processed

Some of our AI providers process information outside New Zealand - usually in Australia or the United States. When this happens, we take reasonable steps to make sure comparable privacy protections apply, as required by the Privacy Act.

Your rights

We do not use AI to make fully automated decisions about your eligibility, premiums, cover, policy terms, or claims. A person always reviews these decisions.

You can ask us at any time:

- whether AI was used in a decision about you
- to have that decision reviewed by a person
- to correct any inference an AI tool has drawn about you

To make a request, contact us at ask@pinnaclelife.co.nz.

Cookies and Online Activity Tracking

When you visit our website, we place a 'cookie' on your device. Cookies are small pieces of information that are stored on your computer. We use cookies on our site to help your browser navigate our application process correctly and to ensure the connection between your browser and our servers remains secure. If you turn off these cookies, you may not be able to apply online for one of our policies. We also use third-party cookies:

- to help us explore our customers' online behaviour using 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 may include personal information such as IP addresses or cookie identifiers. We may disclose this aggregated data from Google Analytics to third parties such as suppliers or advertisers.
- You can control or disable cookies through your browser settings. Please note that disabling certain cookies may affect the functionality of our website, including your ability to complete an online application.
- for marketing purposes. These cookies allow third-party vendors, like Google, to show you our customised ads on sites across the internet. You can opt out of third-party cookies without affecting your ability to apply for insurance 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.

Retention of Information

We retain personal information only for as long as reasonably necessary for the purposes for which it was collected, including policy administration, claims management, legal and regulatory obligations, dispute resolution, and fraud prevention.

When information is no longer required, we take reasonable steps to securely delete, de-identify, or archive it.

Access and Corrections

You have the right to access and request correction of the personal information we hold about you. If you wish to access or amend your information, please get in touch with us, and we will respond within 20 working days, as required by the Privacy Act. We may need to verify your identity before providing or altering information.

Where we rely on your consent to collect or use your personal information, you may withdraw that consent at any time by contacting us, though this may affect our ability to provide services to you.

If you are not satisfied with how we have handled your request or complaint, you have the right to contact the Office of the Privacy Commissioner at www.privacy.org.nz or on 0800 803 909.

Marketing and Communication

From time to time, we may contact you about our products and services. You may receive updates and feedback requests regarding our offerings. You have the right to opt out of receiving these communications at any time by contacting us at ask@pinnaclelife.co.nz or using the unsubscribe option provided in electronic communications.

We may also use aggregated, anonymised data for marketing purposes (including AI-powered analysis) to improve customer experience and target our advertising. Any data shared with third parties for this purpose will be encrypted and devoid of personally identifiable information.

Updates

This Privacy Statement may be updated from time to time to reflect changes in privacy practices or legal requirements. We encourage you to review this policy periodically for any updates.

Privacy Officer

For any questions regarding this Privacy Statement, or to access or correct your personal information, please get in touch with our Privacy Officer:

Pinnacle Life

Email: ask@pinnaclelife.co.nz
Phone: 0800 222 223
Postal Address: PO Box 1471, Auckland 1140, New Zealand