

The following terms and conditions ('Privacy Policy') apply to your use of the CLAIMYEXCESS Application ('App') platform, and to all services provided through the App by APPSOFT Limited ('CLAIMYEXCESS', 'we' or 'us'). This Privacy Policy is to be read in conjunction with the Terms of Use Agreement, Product Disclosure Statement (PDS) and Confirmation of Cover (CoC) (collectively, these terms and the Privacy Policy are referred to as the 'Terms'). By using the website/Application (App) you will be deemed to agree to the Terms. If you do not agree to be bound by the Terms you must stop using and/or accessing the Application.

YOUR PRIVACY

This privacy statement discloses the privacy practices for users of the website/ Application (referred as Terms).

Your privacy is important to us. We want you to understand the terms and conditions surrounding the capture and use of any information we gather via the App. To that end, this Privacy Policy discloses what information we gather, how we use it, and how to correct or change it.

If you feel that we are not abiding by this Privacy Policy or have any queries regarding the Privacy Policy, you should first contact us by email at helpdesk@claimyexcess.co.nz or by mail to PO. Box 72626, Auckland 2025. Personal information is collected from YOU or about YOUR business to enable Us to provide Our Covers or services to YOU. Further information may be requested from YOU at a later time, such as if YOU want to make alterations to YOUR Cover or at claim time when We may need to collect financial and claim/investigation report about YOU/YOUR business from external third Party to process the claim.

If YOU do not supply the required information to Us we may not be able to provide Our products and services to YOU or pay YOUR claim.

OUR PRIVACY POLICY

The way in which We collect, Use and disclose YOUR information as described in Our Privacy Policy available at www.claimyexcess.co.nz/Privacy-Policy or on request free of charge.

Our Privacy Policy contains details about the following:

- the kinds of personal information that We collect and hold;
- how We collect and hold personal information;
- the purposes, for which We collect, hold, Use and disclose personal information;
- how Our customers may access personal information about them which is held by Us and how they can correct that information; and
- how We deal with any complaints that our customers may have regarding privacy issues.

COLLECTION OF INFORMATION

We are the sole owner of the information collected on this App.

We will not sell, share, or rent this information, or information provided to us, to others in ways different from what is stated in these Terms.

We collect information from Users at several different points on the App. We also gather, various information about the Users using this App. This information includes:

- a) personal information, provided by you when you register and use the App (such as your first and last names, DOB, email, phone number, gender, risk information, etc.)
- b) personal information, provided by you when using the App and/or through any other method (including without limitation correspondence, Requests, claim history, etc.)
- c) Risk information provided by main/lead Insurance Company relevant to the use of the App;
- d) information collected by us through click tracking in relation to your use of the App, including the content you provide and the content you access;
- h) aggregated data, which tracks traffic to the App; and
- i) cookies, which are pieces of information transferred to your mobile device/computer hard drive for record keeping (such as your preferences on the App).

Failure to provide necessary personal information when requested may result in certain functions of the App not being available to you.

CONTACTING US ABOUT PRIVACY MATTERS

If YOU have any questions regarding privacy related matters, about how We manage YOUR information or a complaint relating to privacy please contact Us Using the contact details below:

helpdesk@claimyexcess.co.nz

We rely on the accuracy of the information YOU provide. If YOU think that We hold information about YOU that is incorrect, please let Us know using the communication methods above.

ADDITIONAL INFORMATION ABOUT PRIVACY ISSUES

The website of the Privacy Commissioner which is available at <https://www.privacy.org.nz> is a Useful source of additional information about both the privacy rights of individuals and the privacy laws imposed on organisations such as Ours. This website also contains sensible steps that individuals can take to protect their information when dealing with organisations and when using modern technology. We take no responsibility for the contents of this Government run website.

ACCESS TO INFORMATION HELD ABOUT YOU

Under the current privacy legislation, YOU are generally entitled to access the personal information we hold about YOU. To access that information, simply make a request in writing at helpdesk@claimyexcess.co.nz. This process enables Us to confirm YOUR identity for security reasons and to protect YOUR personal information from being sought by a person other than YOURself.

If, for any reason we decline YOUR request to access and/or update YOUR information, We will provide YOU with details of the reasons. In some circumstances it may be appropriate to provide Us with the copies of YOUR related lead/main Insurance Policy (s) with details regarding which YOU have covered for Excess and other similar discretionary Covers with Us so that the protection/indemnification can be explained.

There are some limited exemptions where We would be unable to provide the personal information that We hold about YOU and these include the following circumstances:

- If the access would have an unreasonable impact on the privacy of other people; or
- If the access request is frivolous or vexatious; or
- If giving access would be unlawful.

USE OF INFORMATION

If you participate in an activity on the App, your personal information will only be used for the purposes of that activity, unless you otherwise provide us with your consent.

Any personal information you provide may also be used by us for the following purposes:

- a) to send you periodic emails through your nominated email address;
- b) to obtain feedback on your use of the App or Services;
- c) verification of your identity;
- d) to monitor, develop and improve the App and ensure that content of the App is presented in the most effective manner for you;
- e) to keep the App relevant and of interest to you;
- f) to investigate any complaints relating to the misuse of the App or our Services;
- g) responding to any queries and/or comments you have sent to us; and
- h) such other use that you authorise.

You will have the option to choose NOT to receive certain types of email communications from us. Emails will always contain a link at the bottom to be removed from the mailing list.

DISCLOSURE OF INFORMATION

In processing and administering YOUR Cover (including at the time of claim) We may disclose YOUR personal information to other parties such as organisations to whom We outsource Our mailing and information technology, Government regulatory bodies and other related entities involved within the group and accountants (if applicable). We may also disclose YOUR personal information (including risk information) to other bodies such as the insurers/reinsurers (if any), claim professionals, investigators, lawyers and external complaints resolution bodies.

We may share personal information with any of our licensees, assignees, successors in title, associated companies, investors, shareholders, advertisers, partners and other affiliates for marketing and improvement in safety and transportation purposes. We may share aggregated information that includes non-nominative information and log data with investors, and/or trusted entities for industry analysis, demographic profiling and to provide advices as to where and /or how other business partners and/or trusted entities should propose or focus future services and/or pool resources individually and/or jointly.

We may also share personal information with other companies or individuals in the following limited circumstances:

- a) where we have your consent, such as by opting-in to receive communications from third parties;
- b) information may be disclosed to our employees or agents for the purpose of performing any services provided through the App;
- c) information may be disclosed to our angel investor or to trusted individual(s)/ agencies for initial/ series of rounds towards funding;
- d) we may employ third party to facilitate our service, to provide the service on our behalf, to perform web development and/or other related services or to assist us in analysing the data to assess and improve further services. These third parties and/or our employees/consultants may have access to your information solely for the purpose of performing their role and responsibilities assigned;
- e) we co-operate with law enforcement agencies. We may disclose and/or on demand share the information which we believe is appropriate, to protect the property and our right or a right of a third party, to protect public safety or to stop an activity which we may consider a public risk, illegal, unethical, or legally actionable activity or requested by law enforcement agencies; and
- f) we may sell, transfer or otherwise share some or all of our assets, including your nominative information, in connection with the merger, acquisition, reorganisation, or sale of assets or shares or in an event of bankruptcy.

By using this App, you consent to the use of your information for such purposes.

Generally We do not Use or disclose any customer information for the purpose of providing other products and services unless:

- Our customer requests us to do so; or
- the Use or disclosure is required or authorised under a law or a court/tribunal order of the land; or
- the Use or disclosure of the information is reasonably necessary for one or more enforcement related activities conducted by, or

on behalf of, enforcement body e.g. the police.

DIRECT MARKETING AND OPT OUT

From time to time we and our related entities or business partners may Use YOUR personal information for the purpose of marketing our products and services, together with the products and services of third parties that we think may be of interest to YOU. If YOU do not want Us to Use or disclose YOUR personal information for these marketing purposes please email Us at helpdesk@claimyexcess.co.nz

SECURITY

As no data transmission over the Internet can be guaranteed to be completely secure, we cannot ensure or warrant the security of any information you transmit or receive through the App. These activities are conducted at your own risk.

The App uses cloud server technology - a refined, industry-wide, commercially reasonable security practices such as encryption, firewalls and SSL (Secure Socket Layers) for protecting your information. Future version may be introduced to add the feature in the App which assists in making payments using digital innovations expected in the future.

If you have any questions about the security of the App, you can send an email to helpdesk@claimyexcess.co.nz

CONTACT FROM US

From time to time We may contact YOU by telephone about YOUR financial and asset protection needs, together with the products and services of third parties that we think may be of interest to YOU or YOU request Us to assist YOU in arranging other product or service.. If YOU do not want to receive calls from Us at all, or would prefer to receive calls at certain times or days, please contact Us at helpdesk@claimyexcess.co.nz



PRIVACY POLICY

CHANGES TO POLICY

We reserve the right to change this Privacy Policy at any time by notifying you of the existence of a revised policy by updating the "last updated" notice beside the link to this Privacy Policy. By continuing to use the App, you agree to be bound by the amended Privacy Policy. You should check from time to time to see if the Privacy Policy has changed or not.