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<https://www.eqc.govt.nz/about-this-site/privacy-statement>

About our privacy statement

Our privacy statement applies to all personal information collected by or on behalf of EQC; this includes any forms, websites, online services, applications and claims, whether online, over the phone or in person.

Personal information is information about an identifiable individual, and includes someone's name, contact details and address.

This privacy statement has been developed to inform you about our approach to privacy and relevant legislation, including the [Earthquake Commission Act 1993 \(the EQC Act\)](#) and the [Privacy Act 2020](#), which set out how we can collect, use, disclose, store and provide access to personal information.

[You can print the statement in full or save a PDF version here](#)

Why we collect personal information

We collect personal information which is necessary for the purpose of administering the EQC Act, performing our functions, and facilitating natural disaster preparedness, response or recovery (including the settlement of claims by insurance companies). Personal information that has been collected for one of these purposes may also be used for all of the other purposes.

The personal information we collect may be used to:

- administer EQCover and claims
- update our database or records
- give to other government agencies who are entitled to the information under contract or legislation
- contact you, including sending you information electronically or otherwise
- improve our services to you, including training our staff.

When we collect property-related information, it is taken to have been collected for all of the purposes listed above and for the purpose of making the information available (including to the public).

Property-related information means information about property (whether generally or in relation to 1 or more identified properties), including information about:

- natural disaster damage to the property; and
- any claims made under the EQC Act in relation to the property (including information about the assessed cost of replacing or reinstating damaged property, reinstatement methods, and settlement amounts).

We collect and use personal information to verify your identity, provide you with EQCover (EQC's natural disaster insurance), manage, assess and settle your claim. We may also use it for training, and research and statistical purposes or for any other purpose that is authorised by you.

We may also make available any information in our possession if we believe on reasonable grounds that doing so is necessary to prevent or lessen a serious threat to public health or public safety or to the life or health of any individual.

Serious threat means a threat that we reasonably believe to be a serious threat having regard to the likelihood of the threat being realised, the severity of the consequences if the threat is realised and the time at which the threat may be realised.

What personal information we collect

The type of personal information we may collect is to enable us to fulfil our functions under the EQC Act.

Typically, the personal information we collect could include your name, email address, property address(es), telephone numbers and other specific claim and property-related information that you provide to us.

We also keep records of our correspondence with you, which may include notes and voice recordings of phone calls.

When we collect personal information

We collect personal information directly from you

We collect personal information from a number of sources, including when you:

- fill in a form either online or in hard copy
- register and/or use an online form or service
- contact us by phone, email or other means, or
- subscribe to a newsletter.

Before you submit certain online forms to us, you may be asked to confirm that the information you have supplied is true and correct.

If you give us your email address or mobile phone number we may also use these to send you reminders or updates about your cover or claims. They may also be used for training, research and statistical purposes or to send you information about our products and services.

We may collect personal information from third parties

As well as obtaining your personal information directly from you, the law allows us to collect personal information about you from other people and entities. This collection must be for purposes connected with our functions and activities.

Sometimes you may not be aware that we have received this information about you.

Typically the third parties we collect information from include:

- your insurance company
- banks or financial institutions
- loss adjusters
- government agencies as approved by legislation or under approved information matching or sharing agreements.

Where you provide us with personal information about any other person you confirm and warrant to us that you have that person's authority to disclose their personal information to us, and to authorise EQC to use and disclose that person's information.

Your obligation to provide information

Being eligible for EQCover and making claims involves providing your insurer and EQC with accurate information.

We ask you for this information so we can correctly assess your eligibility and entitlements under relevant legislation. We ask for contact details so we can send you any information or forms that you'll need.

If you do not provide us with the information sought, this could affect our ability to assess, manage or settle your claim, approve an application for Direct EQCover or provide you with other services.

Limits on use and disclosure of your personal information

We only use and disclose personal information in connection with our lawful functions and activities in accordance with relevant legislation, including the Earthquake Commission Act 1993, the Official Information Act 1982 and the Privacy Act 2020. If when undertaking our lawful functions we disclose your personal information to overseas organisations we would only do so where they are either

subject to the Privacy Act 2020 or to laws that provide comparable safeguards. If an overseas organisation is not subject to the Privacy Act 2020 or comparable laws, we will require the organisation to agree to protect your personal information to the standards of the Privacy Act 2020.

This includes that EQC may disclose your personal information:

- To our agents, for the purposes of evaluating, processing, managing and settling claims, and any matters that are necessary for, or incidental to, such purposes (including participation in the Insurance Claims Register scheme);
- To your agents, authorised by you to act on your behalf or represent you in your dealings with EQC;
- To your insurer, in order to verify your insurance details for EQCover and for other purposes connected with evaluating, processing, managing and settling any claims, and any matters that are necessary for, or incidental to, such purposes (including participation in the Insurance Claims Register scheme);
- To your mortgagee, for the purposes of evaluating, processing, managing and settling claims, and any matters that are necessary for, or incidental to, such purposes;
- To other government agencies, for the purposes of evaluating, processing, managing and settling any claims, or where information is requested by a law enforcement agency and is required to avoid prejudice to the maintenance of the law;
- To assist us with providing our services to you (including to our Internet Service Providers); or
- As otherwise authorised by you or permitted by the Privacy Act 2020 or otherwise required or permitted by law.

We may also use it for training, research, and statistical purposes.

We may record phone calls and retain those recordings for quality assurance and training purposes, and to ensure the information we provide our customers is consistent and accurate. It is also recorded and retained to provide EQC with an accurate record of your call. We may use information you provide to us by telephone in assessing and settling your claim.

We may also use your personal information for any other purpose that is authorised by you.

We may disclose personal information when required by law, for instance in responses to a court order, we may also disclose some personal information to other government agencies under law such as approved information matching or sharing agreements.

We may also use or disclose your information to third parties to assist us in communicating or marketing our services to you.

How we ensure that personal information is accurate

We take reasonable efforts to ensure the accuracy of personal information we collect, use or disclose. Whenever you provide information, either directly or through your agent, our records will be updated.

Third party information allows us to ensure the accuracy of information provided to us.

You should let us know of any change in circumstances such as a change of address.

You have the right to request correction of any personal information provided to EQC to ensure that the information we hold is accurate, up to date, complete, and not misleading.

If you request correction then EQC will take reasonable steps to correct that information or explain why we think the information shouldn't be changed. We'll make a note of your change request on our records.

How long we keep your personal information

We'll keep your personal information for as long as necessary to achieve the purpose for which we collected it.

If your personal information becomes part of a claim record, we will retain the information in accordance with our Information Policy and Records Management standard. It may be held by EQC in electronic and/or paper record, and by other parties to whom it is disclosed in accordance with this privacy statement.

EQC will take all reasonable steps in accordance with the [Privacy Act 2020](#) to keep your personal information, whether held by EQC or any third party, secure and to protect it against being appropriately accessed, lost, destroyed or stolen.

Your rights in relation to your personal

You have the right to request access to the personal information we hold about you. We may require proof of your identity before we provide you with a copy of this information.

You may also request, under the [Official Information Act 1982](#) other information held by EQC which relates to your EQCover or claim. However, the Official Information Act 1982 and the [Privacy Act 2020](#) may restrict the availability of personal information.

We will respond to an information request within 20 working days after it is received or will give written notice if we need more time to respond. If we refuse an access request, we will tell you in writing, state the reasons for refusal and outline further steps you can take.

You can browse our website without providing personal information

You may browse and access information contained within the EQC website without providing any personal information (other than cookies, as described below).

Cookies

Browser or 'web' cookies are small text files that are sent by a website and stored on your computer's hard drive. Cookies are generally used to improve your experience on a website (e.g. by remembering preferences you've set) and to track site usage.

How we use cookies

EQC does not use cookies to gather any personally identifiable information. We use cookies to gather data about trends in site usage using a tool called Google Analytics.

[Read more about Google Analytics](#) at the Google website.

We use Google Analytics to help analyse how customers use our site. This analytical tool uses "session cookies", which are text files placed on your computer, to collect standard internet log information and visitor behaviour information in an anonymous form.

The information generated by the cookie about your use of the website, including your IP address, is transmitted to and stored by Google outside New Zealand. The tracking data is stored in a database managed by Google. The tracking data is then used by Google to compile statistical reports on website activity for us to evaluate site use. This allows us to:

- discover what information is most and least used
- determine technical design specifications, and
- help make our sites more useful to visitors.

We won't use web analytics tools to track or collect any personal information of visitors to our website.

We won't associate any data gathered from our site with any personal information from any source as part of our use of the web analytics tools. We won't link, or seek to link, an IP address with the identity of a computer user.

Disabling/enabling cookies

You can accept or decline cookies by modifying the settings on your browser. Disabling cookies will not affect your ability to use our websites.

You can manually disable cookies at any time – check your browser’s ‘Help’ section to find out how:

Google Chrome > Settings > Show advanced settings > Privacy > Content settings

Mozilla Firefox > Options > Privacy > History (Use custom settings for history)

Safari > Edit > Preferences > Privacy

Internet Explore > Tools > Internet Options > Privacy

Amazon Alexa Skills

Skills are voice-driven Alexa capabilities. When you use our skill, information such as your post code or the content of your requests may be recorded by Amazon.

How we use Alexa skills

EQC’s Natural Hazards Skill does not have access to any personal information stored by Amazon.

[Learn how to manage your Alexa privacy settings](#) on the Amazon website.

CHANGES TO OUR PRIVACY STATEMENT

We may change this privacy statement from time to time. Any updated versions of this privacy statement will be posted on our website. This statement was last updated in February 2019.

Privacy statement queries and concerns

EQC values customer feedback. We welcome your comments and are happy to answer any questions, queries or concerns you may have about our Privacy Statement and practices.

Our Privacy Officer deals with any queries about EQC’s Privacy Statement and obligations under the Privacy Act 2020, as well as any complaints or potential breaches (with reference to EQC’s Privacy Statement, the Privacy Act 2020, and other legislation governing personal information). You can contact the EQC Privacy Officer in writing, at:

Privacy Officer
Earthquake Commission
PO Box 790
Wellington 6140

Or email: privacy@eqc.govt.nz

For further information on your rights under the [Privacy Act 2020](#), see the [Privacy Commissioner's website](#)

If you are not satisfied with our response to your concern, you can contact the Privacy Commissioner:

Office of the Privacy Commissioner

PO Box 10094

The Terrace

Wellington 6143

Phone 0800 803 909

Fax 04 474 7590

[New Zealand Government](#)