



Our Privacy Policy

In this privacy policy, "FreightInsure", "we", "us" and "our" means FreightInsure Ltd NZBN 9429052786495. FreightInsure is subject to the Privacy Act 2020 ("Privacy Act") and the Information Privacy Principles ("IPPs") in the Privacy Act.

This Privacy Policy explains how and why we collect, use, hold and disclose personal information about individuals ("you", "your"). It also explains how you can access and correct your personal information, and how to make a complaint if you are not satisfied with the way we have dealt with your personal information.

What is personal information

FreightInsure considers "personal information" to mean any information about an identifiable individual. If the information does not disclose your identity or enable your identity to be reasonably ascertained, it will not be classified as "personal information" and will not be subject to this privacy policy.

What personal information do we collect and hold?

We collect information about you from your interactions with us or via third parties, for example when you use our online forms, APIs, bulk upload processes or our browser extension to quote for a new policy, or when providing claim details to our related companies for claims lodgment and handling. The personal information which we collect and hold about you may include: a person's name, address, phone number, email address, business name (which in some cases may relate to a person's name), details of any property you insure, and your financial details, including limited card payment details or bank account details (only if you pay us by direct debit). This information may include associated metadata, possibly including geolocation data, browser data and session tokens. It may include information about your use of our services, information needed for insurance policies you investigate and related claims, details of enquiries or complaints you make.

What do we use your personal information for?

We may use the personal information we collect and hold to provide and administer our products and services, including to generate quotes, issue and manage insurance policies, process payments, authenticate users and complete transactions, facilitate policy amendments, lodgments and claims handling, respond to enquiries and complaints, communicate with you about our services, support targeted advertising and marketing where permitted, prevent and detect fraud or misuse of our services, provide customer support, and comply with our legal and regulatory obligations. Claims handling and decision making and fraud detection may be substantially undertaken by automated computer programs and AI tooling to provide recommendations to human decision makers.

Purpose of collection

Consistent with the above, the specific purposes for which we collect, hold and use your personal information include to:

- act as an agent for insurers, arrange a quote for insurance or issue an insurance policy for you;
- handle any claims you may make;
- take any recovery action;
- contact you in response to a query or complaint, or if we need to tell you something important, comply with our legal obligations, or assist government and law enforcement agencies or regulators;
- report to our referral or distribution partners; and
- make special offers or offer other services and products provided by us or those we have an association with, that might be of interest to you.

How we collect your personal information

We may collect personal information from you whenever you input such information into our website, online insurance, bulk upload or freight booking forms or APIs (whether operated by us or third parties), claim forms (whether operated by us or related third parties) or complaint forms. Some of this information may be automatically collected via our browser extension. We may also collect information about you from third parties in some circumstances, including other people who may have relevant information about a consignment you have covered, an insurance policy you have quoted or bound, or an insurance claim you have made.

Where we collect personal information about you from a source other than you, and the Privacy Act requires it, we will take reasonable steps to notify you as soon as practicable after collection, including the fact that we hold the information, the purpose of collection, the intended recipients, our name and contact details, any law that authorised the collection, and your rights of access to and correction of that information.

We also collect cookies from your computer when you use our website. Cookies enable us to tell when you use our online tools or website and also to help customise your website experience. They help websites remember information about your visit, like your country, language, login session, referral-tracking and other settings. They can also help make your next visit easier. In some cases cookies may identify users. You can adjust your browser settings to be notified when you receive a cookie and decide if you want to accept it. Please note that if you choose to disable some categories of cookies that we use, you may experience reduced functionality or be prevented from using our website altogether. To learn more on how to disable cookies on your browser, please consult your browser "help" section or go to aboutcookies.org.

We may also use third-party tracking pixels to collect information about your interactions with our website, customer portal and online communications, such as the pages you visit, links you select, whether you have opened or interacted with an email, your device and browser information, and the website or advertisement that referred you to us. This information may be used to measure the effectiveness of our website, customer portal, emails and advertising, understand how users engage with our services, and support targeted advertising, including by enabling third parties to recognise your browser or device over time and across different websites.

If you (or your employer) have enabled our browser extension, we may collect shipment, quote and policy information through the browser extension when you interact with freight carrier websites, request a quote and/or purchase cover. This may include your pickup and delivery addresses, goods information, declared value, consignment number and other transaction information, as well as your contact details (name, email address and, in some cases, phone number). The browser extension may check website addresses (including in open browser tabs) to identify relevant carrier sites and to complete authentication with the FreightInsure website, but it does not place cookies or device identifiers on your device or track your activity across other websites. Whilst the browser extension may be enabled to automatically purchase insurance policies, the browser extension does not capture or store your payment card details, as payments are processed through securely hosted payment forms. Some of the information captured by the browser extension may be disclosed to the third party service provider which operates the browser extension on our behalf.

What if you don't provide some information to us?

Under insurance laws you have a duty to disclose information which is relevant to the insurer's decision to insure you. We can only fully assist in issuing or arranging your insurance or with any claim you make if we have all the relevant information. If you do not provide us with your personal information, we may not be able to provide you with our services, communicate with you or respond to your enquiries.

How do we store and hold personal information?

We generally store and hold information about you electronically in computer systems operated by us or our external service providers. We try to keep physical copies of information to a minimum, although we do keep some paper files that may contain personal information and these files are archived and stored securely by external storage providers located in Australia, New Zealand, Sri Lanka and the United States.

We employ a range of technical and organisational measures designed to protect the personal information which we hold from misuse, interference or loss, and from unauthorised access, modification or disclosure. These measures include maintaining:

- physical security over our premises and physical records using industry standard security measures; and
- computer and network security, for example through firewalls, user identifiers and passwords.

When we no longer need your personal information for permitted reasons we will take reasonable steps to destroy or de-identify it.

By proceeding to acquire our services and products you consent and agree that FreightInsure reserves the right to retain your personal information for a ten (10) year retention period to comply with its regulatory or contractual obligations. Where permitted by law, individuals may request de-identification of their personal information. However, we may be required to retain identifiable information under legal obligations, such as AML/CFT laws, before de-identification can occur.

Who do we disclose your personal information to and why?

Your personal information is not sold, traded, or rented out, rather is used and disclosed in the course of our business operations. We customarily disclose or transfer your information to:

- our related company (located in Australia);
- our representatives, agents or contractors who provide services to us or on our behalf, including our legal, accounting and other professional advisors, and service providers located in Sri Lanka and the United States who support our technology and claims operations;
- insurers, insurance intermediaries, underwriting agents and reinsurers;
- our referral or distribution partners (if you have purchased through us as a result of a referral or third-party distributor, respectively);
- anyone the Insurer has appointed to assist in insurance claims, including claim assessors, loss adjustors and lawyers;
- financial institutions or service providers with an interest in any goods or property insured; and
- any other person authorised by you.

Your personal information may also be exposed from time to time to maintenance and support personnel acting in the normal course of their duties.

By using our website, you consent to the receipt of direct marketing material. We will only use your personal information for this purpose if we have collected such information directly from you, and if it is material of a type which you would reasonably expect to receive from us. We do not use sensitive personal information in direct marketing activity. Our direct marketing material will include a simple means by which you can request not to receive further communications of this nature.

If the ownership or control of all or part of FreightInsure changes, we may transfer your personal information to the new owner.

Access to and correction of personal information

You may obtain access to the personal information we hold about you and request to correct inaccurate personal information, subject to certain exceptions. If you would like to obtain such access, please contact us as set out below. There are some circumstances in which we are not required to give you access to your personal information. In these cases we will advise you as soon as possible and give reasons for our refusal.

There is no charge for requesting access to your personal information, but we may require you to meet our reasonable costs in providing you with access (such as costs for time spent on collating large amounts of material). We will respond to your request for access or correction within a reasonable time.

Complaint procedure

If you have a complaint concerning the manner in which we maintain the privacy of your personal information, including the way we handled an access or correction request, please contact us as set out below. All complaints will be considered by the Privacy Manager and we may seek further information from you to clarify your concerns. If we agree that your complaint is well founded, we will, in consultation with you, take appropriate steps to rectify the problem. If you remain dissatisfied with how we have handled a privacy issue, you can approach an independent advisor or contact the Office of the New Zealand Privacy Commissioner (www.privacy.org.nz) for guidance on possible alternative courses of action.

Disclosure of personal information to overseas recipients

Your personal information may be disclosed to our related companies and third parties who provide services to us or on our behalf, some of whom are located overseas. Our overseas providers are currently located in Australia, Sri Lanka and the United States of America. Our overseas providers may change from time to time, and we may need to disclose personal information to other countries not listed or persons located in the European Union.

We aim to protect your personal information by taking reasonable steps to ensure that each overseas provider has similar protections in relation to privacy or that we enter into contractual arrangements with the recipient that safeguard and ensure compliance with, or at a comparable standard to, New Zealand privacy law and this privacy policy.

Changes to privacy policy

This policy was last updated in July 2026. We may change this privacy policy from time to time. You can obtain a copy of our current privacy policy from our website or by contacting us using the details below.

How to contact us about privacy

If you have any queries, or if you seek access to your personal information, or if you have a complaint about our privacy practices, you can contact us through: hello@freightinsure.co.nz

This policy was last updated July 2026