

Panel Quote Limited – Privacy Policy

Last updated: 17 June 2025

Panel Quote Limited (“Panel Quote”, “we”, “us”, “our”) provides cloud software to automotive collision-repair businesses in New Zealand and Australia. Our platform integrates with insurance systems to streamline claims workflows. We do **not** collect medical or other special-category information. We collect only routine claim and policy-holder details, such as names, contact information, vehicle data, claim numbers, repair images, and quote line items. We do not collect medical or other special-category information.

This policy explains how we handle personal information in line with:

- the New Zealand Privacy Act 2020 and its Information Privacy Principles
- the Australian Privacy Act 1988 (Cth) and its Australian Privacy Principles
- the New Zealand and Australian notifiable privacy-breach schemes

1 Definitions

- Personal information – Information about an identifiable individual or a reasonably identifiable individual.
- Customer Data – All information that you or your authorised users upload or generate in the Services, including policy-holder details, vehicle data, claim numbers, images, and quote records.
- Privacy Officer – The staff member responsible for privacy compliance in each jurisdiction.

2 What We Collect

- Account details – Company name, NZBN / ABN, billing address, authorised user names, roles, and email addresses (Necessary for contract performance).
- Claim and policy-holder data – Policy-holder name, address, email, phone, vehicle registration, claim number, repair photographs, insurer-authorised quote items (Necessary for contract performance).
- Usage and technical data – IP address, browser type, pages visited, session duration, cookies (Legitimate interests – service security and improvement).
- Support interactions – Emails, live-chat transcripts, call recordings (with notice) (Legitimate interests – support).
- You may decline to provide information, although some Services will not operate without it.

3 How We Use Personal Information

- 1. Setting up and administering your organisation's account.
- 2. Processing payments and sending tax invoices.
- 3. Delivering, maintaining, and improving the Services.
- 4. Facilitating integrations you enable with insurers, suppliers, and other partners.
- 5. Monitoring system performance, detecting fraud, and ensuring security.
- 6. Sending operational notices and product updates (you may opt out of non-essential marketing).
- 7. Meeting legal obligations and responding to lawful requests.
- We never sell personal information.

4 Roles

- For Customer Data we act as a data processor, handling information only on the instructions of the insurer, repairer, or workshop that is the data controller. Each controller is responsible for obtaining any required consents and for the accuracy of the data supplied.

5 Disclosure to Third Parties

- Cloud-hosting providers (NZ or AU data centres) – Secure storage and delivery of the Services (ISO 27001-certified, data-processing agreements).
- Payment processors – Subscription billing (PCI-DSS compliance).
- Integration partners (for example, insurers, parts suppliers) – Features you activate (Access limited to the data required for that integration).
- Professional advisers – Legal, accounting, or audit services (Confidentiality obligations).
- Government agencies – Where required by law or court order (Disclosure limited to the information legally required).
- Successors – Business sale, merger, or reorganisation (Prior notice and continued data protection).
- We maintain an online list of authorised sub-processors and will give at least thirty (30) days' notice before engaging any new sub-processor that will access personal information.

6 Data Residency

- Customer Data is stored in data centres located in New Zealand or Australia. We will not move Customer Data outside those jurisdictions without your written consent.

7 Data Security

- Encryption in transit (TLS 1.2 or higher) and at rest (AES-256).
- Role-based access controls and multi-factor authentication for staff.
- Regular penetration testing.

- Backups stored in geographically separate locations.
- If we become aware of a privacy incident likely to cause serious harm, we will notify affected business customers without undue delay, and in any case within twenty-four (24) hours, and will meet all regulator-notification duties under NZ and AU law.

8 Data Retention

- We retain Customer Data for the duration of your subscription and any longer period required under insurer agreements, insurance law, or tax law (typically seven years). When retention ends, data is securely deleted or anonymised.

9 Your Rights

- Access personal information (NZ: IPP 6, AU: APP 12) – Email support@panelquote.co.nz.
- Correct or update information (NZ: IPP 7, AU: APP 13) – Same as above.
- Request deletion (subject to legal limits) (NZ: IPP 9, AU: APP 11) – Same as above.
- Withdraw marketing consent (Unsolicited Electronic Messages Act 2007, Spam Act 2003) – Click “unsubscribe” or email support@panelquote.co.nz.
- Complain about privacy practices (NZ: Office of the Privacy Commissioner, AU: OAIC) – Contact us first.
- For Customer Data requests, we will forward the request to the relevant data controller (insurer or repairer).

10 Contact Details

- New Zealand – Privacy Officer, Panel Quote Limited – support@panelquote.co.nz – PO Box 12345, Auckland 1140, New Zealand.
- Australia – Privacy Officer (AU), Panel Quote Limited – support@panelquote.co.nz – Level 10, 150 Collins St, Melbourne VIC 3000.
- We aim to resolve privacy complaints within thirty (30) days. If you are not satisfied, contact the relevant regulator:
- Office of the Privacy Commissioner – privacy.org.nz.
- Office of the Australian Information Commissioner – oaic.gov.au.

11 Third-Party Links and Services

- Our Services may link to websites or services we do not operate. We are not responsible for the privacy practices of those sites. Review their policies before sharing personal information.

12 Policy Updates

- We may update this Privacy Policy from time to time. We will post any changes on our website and, where changes are material, give account owners at least fourteen (14) days’ notice by email or in-app alert before the changes take effect.

13 Acceptance

- By using our Services, you confirm that you have read and understood this Privacy Policy and agree to our handling of personal information as described.