

Indirect Collection Source Schedule

The Insurance Advice Company Limited (IAC) | Privacy Act 2020, IPP 3A | Effective 13 May 2026

This schedule identifies every third party involved in handling clients' personal information — whether IAC sends information to them (→), receives information from them (←), or both (↔). It is designed to satisfy the six IPP 3A disclosure requirements.

Third party	Information exchanged	Purpose	Law basis	Notice method
Insurers (NZI, Vero, QBE, Chubb, Zurich, AIG, Star Insure, Ando Insurance, Delta Insurance, DUAL NZ, Emergence Insurance, TAI, SPUA, MECON, Protecsure, UA NZ, Classic Cover, EventCover, Ag Guard, Cover-More, Allianz)	→ Client application, contact details, financial information, health information, property/asset details, claims history, risk profile ← Underwriting decisions, policy terms, exclusions, risk loadings, premium quotes, claims decisions	Arrange, place and administer insurance cover on behalf of the client; obtain quotes and underwriting decisions; manage and process claims	N/A (contractual and service basis)	Referral to this schedule at onboarding
IQumulate Premium Funding, Elantis Premium Funding	→ Client name, contact details, policy details, premium amount ← Funding agreement terms, payment confirmation	Arrange premium funding where the client elects to fund their insurance premium by instalment	N/A	Referral to this schedule at onboarding
Steadfast New Zealand (Steadfast Group — IAC network partner)	→← Client data as required for network reporting, compliance oversight, professional indemnity, and group arrangements ← Compliance frameworks, market access, PI cover terms	Network membership obligations; group professional indemnity and liability cover; compliance support and market access	Financial Markets Conduct Act 2013	Referral to this schedule at onboarding
The Mortgage Advice Company (referral partner)	← Client name, contact details, and limited context for mortgage or lending referral → Insurance referral details where client also requires mortgage advice	Facilitate warm referrals between complementary advice services where the client has consented or would reasonably expect the referral	N/A	Referral to this schedule at onboarding or verbal consent obtained at point of referral

Third party	Information exchanged	Purpose	Law basis	Notice method
Real estate referral partners: Tommy's Real Estate (Wellington), AndCo Realty (all NZ branches), Ray White Real Estate (all NZ branches), Harcourts Real Estate (all NZ branches)	← Client name, contact details, property details, and limited context for referral → Insurance advice outcome (with client consent only)	Receive client referrals from real estate agencies at time of property purchase or settlement; provide insurance advice to referred clients	N/A	Referral first-contact notice given at first point of contact with the referred client
Life Direct (referral partner)	← Client name, contact details, and limited context for risk insurance referral	Receive client referrals for life, health and risk insurance advice	N/A	Referral first-contact notice given at first point of contact with the referred client
Gladwell Financial (Ben Gladwell — referral partner)	→← Client name, contact details, and limited context for mutual referrals between financial advice services	Facilitate referrals between complementary financial advice services where the client has consented or would reasonably expect the referral	N/A	Referral to this schedule at onboarding or verbal consent obtained at point of referral
Squirrel (referral partner)	← Client name, contact details, and limited context for referral from mortgage brokerage → Insurance advice outcome (with client consent only)	Receive client referrals from Squirrel mortgage advisers at time of property purchase or refinance	N/A	Referral first-contact notice given at first point of contact with the referred client
Duncan Cotteril Lawyers	→← Client contact details, property details, legal instructions, and financial information as required for conveyancing or legal matters ← Legal advice, settlement documentation	Support property transactions, conveyancing, or other legal matters where IAC is involved in the related insurance advice	N/A	Referral to this schedule at onboarding

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Collins & May Law	→← Client contact details, financial information, and legal instructions as required ← Legal advice and documentation	Support legal matters connected to insurance or advice services	N/A	Referral to this schedule at onboarding
Darvill Mellors & Co Ltd (accountants)	→← Client financial information, tax details, business information as required ← Financial statements, tax advice, reporting	Support accounting, financial reporting or business advisory matters connected to IAC clients or IAC's own operations	Tax Administration Act 1994 (where applicable)	Referral to this schedule at onboarding
Financial Services Complaints Limited (FSCL) (external dispute resolution scheme — membership no. 9364)	→ Complaint details, relevant client information and correspondence necessary to investigate a complaint ← Determination, recommendation or outcome	Enable independent investigation and resolution of client complaints about IAC's financial advice services	Financial Service Providers (Registration and Dispute Resolution) Act 2008	Referral to this schedule at onboarding; FSCL contact details provided at complaint stage
Financial Markets Authority (FMA)	→ Client information, advice records, and regulatory documentation as required by the FMA ← Regulatory guidance, licensing decisions, compliance outcomes	Meet FAP licensing obligations; respond to regulatory enquiries, audits, or investigations	Financial Markets Conduct Act 2013	Referral to this schedule at onboarding
Office of the Privacy Commissioner	→ Personal information relevant to a notifiable privacy breach or complaint investigation	Report notifiable privacy breaches; respond to privacy complaints referred to the Commissioner	Privacy Act 2020	Individuals notified at time of breach notification or complaint referral

Version Control

Owner	Jarrold Jarvis (Privacy Officer)
FAP licence holder	The Insurance Advice Company Limited
Current version	v1.0
Effective date	13 May 2026
Last reviewed	13 May 2026
Next scheduled review	May 2027
Review triggers	New source, new purpose, new routine recipient, new sensitive data type, or material process change

Change Log

Date	Version	Change made	Approved by
13 May 2026	v1.0	Initial version approved	Jarrold Jarvis
18 May 2026	V1.1	Additional third-party sources added	Jarrold Jarvis