

Privacy Policy

Issue Date: 30th September 2008



you.insured

Our Website & Your Privacy

Thank you for visiting our website.

Youi Pty Ltd ABN 79 123 074 733 is an Australian Financial Services Licensee (AFSL) No: 316511 and regulated by the Australian Prudential Regulation Authority (APRA) and the Australian Security and Investments Commission (ASIC) and also bound by the Privacy Act and National Privacy Principles.

The Youi website is owned and operated by Youi Pty Ltd (“Youi”) and its related entities.

The term, “**our website**” refers to all information, services, text, graphics and other data contained under the domain name **youi.com.au**.

“**we**”, “**our**” and “**us**” refers to Youi Pty Ltd and its related entities. “**you**” or “**your**” refers to the person accessing our website.

Your privacy is extremely important to us. We are committed to protecting the privacy of your personal information and to handling your personal information in a responsible manner in accordance with the Federal Government’s Privacy Act and National Privacy Principles. Our Website will record and track the use you make of our website and certain data items will be collected and used by us in order to provide you with insurance quotations and other online services. This Privacy Policy explains fully how we collect, store and use certain information provided to us. Please read it carefully so that you fully understand how your personal information is safe and secure with us

National Privacy Principles

The National Privacy Principles regulates the way companies collect, use, secure, and disclose personal information under the Federal Government’s Privacy Act.

Information inclusive of anything that can be used to identify a person, inclusive of their name, address, telephone number, age, previous and current insurance experience is deemed to be “personal information” within the Act.

These Privacy Principles are designed specifically to ensure the responsible collection, storage and handling of personal information by companies. It also provides people with the right to know what personal information is currently being held about them and a right to correct that information if it is inaccurate. Lastly, it has been designed to ensure that companies do not disclose personal information, without a person’s prior consent.

How We Collect Your Personal Information

We will only collect personal information from you that is relevant to providing products and services to you. Wherever possible, we will collect it directly from you via our website. However, in some instances we may also collect your personal information from third party sources including other insurers, insurance reference services etc, which help us assess, validate and pay claims.

This information will only be collected with your prior consent, or otherwise in accordance with the Privacy Act. Your consent may be express or implied.

Implied consent refers to occasions such as when you have informed us verbally, or when you continue a telephone call with our staff members, upon hearing a recorded message.

We may at times collect from you, personal information about someone else. For instance, this can occur when you purchase an insurance policy in joint names and personal information is provided about your spouse or family member. When this occurs you must tell that other person of your intention to provide us with information about them. You must also ensure that you have their consent to provide that information.

Online Privacy

At times you may use our website anonymously, for example, to seek information about our products and services. On other occasions, such as when you request a quotation, we may collect some personal information in order to assist us in providing you with an accurate quotation.

We may gather information, even when you visit our website anonymously, such as Your IP address, referring webpage, date and time you visit and what parts of our website that you viewed.

Upon accessing our website to obtain a quotation, you may be contacted by one of our sales representatives who will assist in answering any questions you have in relation to the quotation and provide general product information only in relation to our product for which you have requested a quotation.

You can advise our staff member that you do not wish to have any further assistance when they contact you.

Cookies

Cookies are frequently used on the Internet. Cookies are a small file placed onto your computer by our web server. You can choose whether a cookie can be accepted or not, by configuring your web browser, but this may detract from the function of our website. We use cookies as a data collection device in conjunction with our website to provide a more customised service.

Cookies enable us to assess certain information about visitors to our Website and how our website is being used. For example, they assist us to assess what products and services are being considered and how effective our marketing of those products and services have been. All information provided by the cookies we use is provided in an aggregated format and is not used to identify you as an individual.

Security of Your Personal Information

Your personal information that we hold on our website is protected through the use of secure passwords and other security procedures. Access to personal information is limited to those who specifically need it to conduct their business responsibilities.

Whilst we cannot provide a guarantee regarding information sent over the internet, as sending and receiving information is at the users own risk, We will take reasonable steps to ensure your data is safe and secure when we receive it.

Your transactions with our website are protected through the use of Secure Socket Layer (SSL) certificates signed by Versign, a world-leader in SSL certificates, using true 128-bit encryption. This is designed to protect your personal information from interception by third parties. The use of this technology is indicated by the letters 'HTTPS' preceding our secure website address in your Internet browser.

Your bank account and credit card information are also stored using strong encryption techniques that prevent unauthorised access.

Whilst we strive to protect all data collected, no data transmission over the Internet can be 100% guaranteed secure.

Use of Your Personal Information

After collecting your personal information, we use it to provide you with a quotation regarding our product or service. We also use that information to assist us in managing your policy, compiling statistics and processing any claims you may have. Your personal information may also be used to update you with details of our products and services, where you have provided us with your consent.

Disclosure of Your Personal Information

Personal information that we collect from you may be disclosed to other parties that are directly involved in the provision of our products or services. These parties include other insurers, law enforcement agencies, government authorities, insurance reference services, insurance assessors and investigators. We may also obtain information about you from some of these parties. However, we will not provide your personal information to them without receiving your prior consent. On certain occasions, assistance may also be provided from external sources, including outside of Australia, to assist us with the administration and management only of our database records, which will include access to personal information.

Access to Your Personal Information

You are able to access any personal information we hold about you at any time.

The only time we are unable to provide you with your personal information would be in exceptional circumstances as allowed under the Privacy Act, for example, where legal proceedings have been commenced against us.

If you wish to access your personal information, please contact us via our website.

Accuracy of Our Information

We will take all reasonable steps to ensure that your personal information is accurate and current. If you would like to update or revise any of your personal information, please contact us and we will promptly process your new details accordingly.

Website Links

Within our website, you may note links to other websites which are owned and operated by entities that are independent of Youi Pty Ltd.

These website links are provided for your convenience only. We do not approve, sponsor or endorse these websites, inclusive of their information, services, text, graphics and data which is contained within their websites. Please read their Terms of Use & Privacy policy when using their websites. We do not accept any responsibility for any inaccuracy in information or representations made on those websites and we will not be liable for any loss that may be suffered as a result of the use of those websites.

Further Questions

If you have any questions regarding this Privacy Policy please contact us via our website.

If you feel we are not handling your personal information as outlined above or not in accordance with the Privacy Act and National Privacy Principles, you can contact us via our website.

If your concerns have not been resolved to your satisfaction, you can also contact the Federal Privacy Commissioner on ph: 1300 363 992 or by visiting their website www.oa.privacy.gov.au , or in writing to:

Director of Complaints

Office of the Federal Privacy Commissioner

GPO Box 5218

Sydney NSW 1042