



Privacy Policy

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Our Privacy Policy

Thank you for choosing Youi.

Youi Pty Ltd (ABN 79 123 074 733) (“Youi”) is an Australian Financial Services Licensee (AFSL No. 316 511) and regulated by the Australian Prudential Regulation Authority (“APRA”) and the Australian Security and Investments Commission (“ASIC”) and is also bound by the *Privacy Act 1988* (Cth) (“the *Privacy Act*”) and the Australian Privacy Principles (“APPs”).

Youi’s website and its smartphone applications are owned and operated by Youi and its related entities. Further information about how Youi’s website operates is noted in our [Terms of Use](#).

In this Privacy Policy, “**our website**” refers to all information, services, text, graphics and other data contained under the domain name youi.com.au; “**smartphone application/s**” refer to any smartphone application or mobile app owned and operated by us; “**we**”, “**our**” and “**us**” refers to Youi and its related entities; and “**you**” or “**your**” refers to the person providing personal information and/or 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 *Privacy Act* and the APPs. 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. Youi also records telephone conversations for evidentiary, contractual, training and quality control purposes. These recorded telephone calls form part of your contract of insurance with us.

Our Privacy Policy explains the application of the APPs to our insurance business. Consequently, the Privacy Policy should be read in conjunction with the APPs. To the extent that there is any inconsistency between the APPs and our Privacy Policy, the APPs will prevail. Questions about the APPs may be directed to the Office of the Australian Information Commissioner (“OAIC”), whose website can be accessed at: www.oaic.gov.au and telephone number is: 1300 363 992.

We are committed to the APPs and support:

- fair, transparent and open collection practice and management of personal information;
- processes that ensure personal information is accurate, complete, current and secure;

- an individual's right to see and where necessary, correct personal information about themselves; and
- limiting the use of personal information.

Please read our Privacy Policy carefully so that you understand how your personal information is safe and secure with us.

Australian Privacy Principles

The APPs regulate the way that companies collect, use, secure and disclose personal information under the *Privacy Act*. Information containing 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 *Privacy Act*.

The APPs are designed specifically to ensure the responsible collection, storage and handling of personal information by companies. They also provide 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, the APPs have been designed to ensure that companies do not disclose personal information, without a person's prior consent.

Personal Information We Collect and Hold

The personal information we collect and/or hold about you and other individuals (such as your partner, spouse, children or co-insured) can include:

- name, date of birth and gender;
- contact details such as address, phone, facsimile and email;
- information relevant to providing a product or service such as:
 - underwriting information like your claims history, where your vehicle is stored and how often it is used and your driving history, including telematics and/or roadside assistance data; and
 - financial institution account details like your credit card or bank account number e.g. if the product or service is being paid for in this way or we are making a claim payment; and
 - details of insurance policies you hold or have held; and

- sensitive information such as criminal records where this sensitive information is relevant to underwriting an insurance policy or assessing a claim.

How We Collect Your Personal Information

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

Where you choose to use any smartphone application that we develop and to link your policy to that smartphone application, we will link personal information that we currently hold about you and subsequently collect from you or other persons to the information collected from the application. Certain personal information and your policy details will be displayed on the application. However, any personal information, such as your name, address or vehicle which you save on the application will NOT automatically update on our record of your Youi policy. If you wish to update your policy's details, you should contact Youi directly to make the changes.

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.

We may at times collect personal information about someone else from you. 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 or household member. When this occurs, you must tell that other person of your intention to provide us with information about them. You must also have their consent to provide that information.

From Whom We Collect and Whom We Disclose Information

We may collect information directly from you, or through other entities detailed in Table A, which is set out at the end of this Privacy Policy. We will use and disclose your personal information for the purposes we collected it as well as purposes that are related and will disclose your personal information to the entities detailed in Table A where you would reasonably expect us to.

We may also be required or compelled at law to provide certain information, such as under a court order or subpoena, or a regulatory body request.

When We Collect Personal Information from You about Someone Else

We, or on our behalf the entities listed in Table A, may seek to collect personal information about another person from you. This may happen if you apply for a product or service jointly with another person or you have personal information about another person which is relevant to a claim such as a the contact details of a witness of an event for which you are claiming under an insurance policy you hold with us.

If you provide us, or on our behalf the entities listed in Table A, with information about another person, then you must:

- have their consent to do so;
- tell them that you are disclosing their personal information to us; and
- provide them with a copy of this Privacy Policy or refer them to our website.

Disclosure to Overseas Recipients

If your personal information is collected or supplied to an organisation outside of Australia we will ensure it will be held, used or disclosed only in accordance with the *Privacy Act*. We collect and provide your personal information to service centres in New Zealand and South Africa. The countries to which this information may be disclosed may vary from time to time.

Security of Your Personal Information

The security of your personal information is very important and we're committed to ensuring your personal information is managed correctly. Access to personal information by employees within our organisation is limited to those who specifically need the personal information to conduct their business responsibilities.

We take reasonable precautions to secure your transactions with our website and to ensure your personal information is protected against unlawful use, unauthorised access, modification and disclosure. Unfortunately, we cannot provide a guarantee that information sent over the internet is 100% secure and sending and receiving information over the internet is at your own risk.

How You May Access Your Personal Information and Seek Correction of Your Personal Information

Accessing Your Information

You can request access to the personal information we hold about you. So that we can provide access efficiently, we may ask you to provide personal information to confirm your identity. We may charge you a reasonable amount to cover the time spent retrieving, copying and sending out the information, but we will not charge you for making the request.

If we are unable to provide the information you have requested we will provide reasons why.

Correcting Your Information

We take reasonable steps to ensure that the personal information we collect and store, use or disclose is accurate.

We do rely on you to advise us of any amendments required to your information to ensure it is accurate. If you would like to seek correction of your personal information please contact us. Our contact details are at the end of our Privacy Policy under "Contact Us".

Identifiers

We will use our own identifiers and not those assigned by government unless we are required to do so, or the APPs or another law permit us to do so. You may read more about what identifiers are in the [Privacy Act](#).

Anonymity and Pseudonymity

You have the option of not identifying yourself or using a pseudonym, providing it is possible for us to deal with you on this basis.

It will be impractical for you to deal with us anonymously or under a pseudonym, should you wish to enter into a contract of insurance and hold an insurance policy with us. Your identity is a relevant factor in relation to our decision to insure you. It is material to our decision of whether or not to insure you and if so on what terms and premium. Also under the *Insurance Contracts Act 1984* (Cth) you have a duty of disclosure and your identity is a material factor to disclose.

Complaints

If you have a complaint regarding our management of your personal information or consider we have breached the APPs, you may contact us or access our Internal Dispute Resolution Service (IDRS). We will promptly acknowledge your complaint, investigate it and determine the steps that we will undertake to resolve your complaint. We will contact you if we require any further information and will provide you with our decision once it is made. Once we have made our decision, we will also inform you of your right to take this matter to the OAIC together with contact details and the applicable timeframes applying to the OAIC.

The OAIC is the statutory body given the responsibility of complaint handling under the *Privacy Act* and is independent and will be impartial when dealing with your complaint. The OAIC will investigate your complaint, and where necessary, make a determination about your complaint, provided it is covered under the *Privacy Act*. You have 12 months from the date you became aware of your privacy issue to lodge your complaint with the OAIC.

The contact details of the OAIC are:

Office of the Australian Information Commissioner

Post: GPO Box 2999, Canberra ACT 2601

Telephone: 1300 363 992

Website: www.oaic.gov.au

Email: enquiries@oaic.gov.au

In limited circumstances you also have a right to have your privacy complaint determined by the Financial Ombudsman Service (FOS).

FOS can determine a complaint about privacy where the complaint forms part of a wider dispute between you and us, or when the privacy complaint relates to or arises from the collection of a debt. FOS is an independent dispute resolution approved by the ASIC. We are bound by FOS' determinations, provided that the dispute falls within FOS' Terms of Reference, but you are not bound by the determination.

You have 2 years from the date of the letter containing our decision within which to make an application to the FOS for a determination.

You can access the FOS dispute resolution process service by contacting:

The Financial Ombudsman Service

Post: GPO Box 3, Melbourne Victoria 3001

Telephone: 1300 780 808

Website: www.fos.org.au

Email: info@fos.org.au

Contact Us

If you would like further information about our Privacy Policy or about how we manage your personal information, please contact us:

- if you live in Australia, call one of our consultants on 13 YOUI (9684)
- if you live overseas, call one of our consultants on +61 7 3719 4800
- emailing us using the [enquiry form](#) on our website

A copy of this Privacy Policy is also available on our website (www.youi.com.au).

TABLE A

<p>External Parties</p>	<ul style="list-style-type: none"> ▪ Other insurers ▪ Insurance reference bureaus and services ▪ A credit provider with an interest in your insured property ▪ Another party involved in a claim ▪ Financial Ombudsman Service ▪ A joint insured on your policy ▪ Your family members ▪ Statutory authorities or government departments ▪ Australian Taxation Office for data matching purposes ▪ Financial institutions ▪ Customer, product, business or strategic research and development organisations, agencies and consulting firms ▪ Legal and any other professional advisers or consultants
<p>Our Service Providers</p>	<p>such as investigators, assessors, repairers, lawyers, experts, marketing agencies and marketing researchers, which are based in Australia but may also include overseas service providers</p>