



# Privacy Policy

/ Prepared November 2018

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## Introduction

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

We are bound by the *Privacy Act* 1988 (Cth) (“the *Privacy Act*”) and the Australian Privacy Principles (“APPs”) and this Privacy Policy outlines how we collect, hold, use and disclose your personal information.

By visiting our website, continuing a telephone call with our employees, applying for, renewing or using any of our products or services, making a claim or providing us with your personal information, you agree and consent to your personal information being collected, held, used, and disclosed as set out in this Privacy Policy.

At Youi, 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.

### Youi supports:

- 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.

In this Privacy Policy, “**personal information**” has the meaning given to it in the *Privacy Act*; “**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.

## 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.

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](http://www.oaic.gov.au) and telephone number is: **1300 363 992**.



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# Personal information we collect and hold

**We will collect personal information from you and other individuals that is relevant to providing our products and services to you. 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
- medical information; and
- information from use of our website or cookies including the day and time of your visit, whether you have visited our website previously, your IP address, location and web preferences.

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



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# How we collect personal information

## We will collect your personal information directly from you via:

- our website and over the internet, including email;
- over the telephone;
- our smartphone applications; and
- in writing, including hardcopy forms.

In some instances, we may also collect your personal information via those methods from the third-party sources listed below in Table A ("Table A Parties").

Our website and smartphone applications will record and track the use you make of our website, and certain data items will be collected and used by us in accordance with this Privacy Policy. When you visit our websites or use one of our smartphone applications we, or third parties acting on our behalf, use cookies to collect information.

Youi also records telephone conversations for evidentiary, contractual, training and quality control purposes.

We may collect information directly from you, others or from the Table A Parties. We may also collect your personal information from publicly available sources, such as social media websites.



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## Table A: entities we may collect personal information through

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### Our Service Providers:

- Such as our investigators, assessors, repairers, lawyers, experts, and suppliers.
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### External Parties:

- Other insurers.
  - Insurance reference bureaus and services.
  - A credit provider or financial institution, for example if they have an interest in your insured property.
  - A third party involved in a claim.
  - Debt collectors.
  - A joint insured on your policy or your family members where you authorise them on your policy.
  - Statutory authorities or government departments, including the Australian Taxation Office for data matching purposes.
  - The Australian Financial Complaints Authority.
  - Customer, product, business or strategic research and development organisations, marketing agencies and research/consulting firms, including lead generators and data analysts.
  - Legal and any other professional advisers or consultants.
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## When we collect personal information from you about someone else

### We, or the Table A Parties on our behalf, may seek to collect personal information about another person from you if, for example you:

- apply for a product or service jointly with another person; or
- have personal information about another person which is relevant to a claim such as the contact details of a witness of an event for which you are claiming.

### If you provide us or the Table A Parties with personal 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.



## 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.

# Use and disclosure of personal information

**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 Table A Parties where you would reasonably expect us to. We, or the Table A Parties on our behalf, may collect, hold and use your personal information, and disclose your personal information to the Table A Parties for the following purposes:**

- handling your enquiries;
- considering your application for a product or service;
- pricing an insurance policy (including deciding what excess to offer and ascertaining if any discounts are available);
- providing a product or service;
- handling and processing claims;
- debt collection;
- handling complaints;
- managing our business operations (including our IT infrastructure, website, and statistical/maintenance purposes) and company research and development;
- conducting market research and communicating details about our products and services, including for marketing purposes;
- auditing, quality assurance and training; or
- any other purposes communicated to you at the time we collect your personal information and as permitted by law.



You may contact us at any time to “opt out” of receiving marketing communications or unsubscribe by following the links in any relevant electronic messages.

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.

## 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, and to certain Service Providers listed in Table A that are based overseas, including in the United States of America.

The countries to which this information may be disclosed may vary from time to time.

# Residents in the European Union

## Where applicable, residents in the European Union have the following additional rights in relation to your personal information:

- You have the right to obtain information from us as to whether your personal information is being used, and if so, for what purpose, free of charge.
- You have the right to request we delete your personal information in certain circumstances, including where the information is no longer required for the purpose for which it was collected, or you withdraw consent and there is no other legal ground for processing the personal information.
- You have the right to object to the processing of your personal information, where the legal justification for the processing of the information is a legitimate business interest or for direct marketing.
- You have the right to receive a copy of your personal information we hold in a structured, electronic format, and to transmit such data to another data controller, where this is (a) personal information which you have provided to us, (b) if we are processing that information on the basis of your consent or to perform a contract with you and (c) where the processing is carried out by automated means.
- You have the right to request the rectification of inaccurate or incomplete personal information from us without undue delay.
- You have the right to restrict the processing of your personal information by us where you contest the accuracy of your personal information. The restriction may be temporary to enable Youi to verify the accuracy of your personal information.





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# Storage and security of personal information

**We hold personal information electronically and sometimes in hard copy. The security of your personal information is very important and we're committed to ensuring your personal information is managed correctly.**

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.

Access to personal information by employees within our organisation is limited to those who specifically need the personal information to conduct their business responsibilities.

# Access and correction of personal information

## Accessing your personal 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 personal 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".



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## 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](http://www.youi.com.au)).

## Changes to our Privacy Policy

**We may make changes to this Privacy Policy from time to time and place any updated version of the Privacy Policy on our Website. Please review our Privacy Policy and Website periodically for changes.**

Your continued use of our website, products or services, including any renewal of our products, making a claim or providing further personal information to us after this Privacy Policy has been updated or revised constitutes your acceptance of the revised Privacy Policy.



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## 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).**

### **The Privacy Officer Youi Pty Ltd**

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PO Box 849  
Buddina, QLD 4575  
**Phone** 07 3156 3820  
**Email** [disputes@youi.com](mailto:disputes@youi.com)

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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.

### **Office of the Australian Information Commissioner**

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**Post** GPO Box 2999, Canberra ACT 2601  
**Telephone** 1300 363 992  
**Website** [www.oaic.gov.au](http://www.oaic.gov.au)  
**Email** [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au)

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### **Youi Pty Ltd**

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**AFSL** 316511