

# **Youi's Privacy Policy**

Prepared: July 2018

## **Youi's Privacy Statement**

This Privacy Statement applies to personal information we collect:

- through this website [www.youi.co.nz](http://www.youi.co.nz)
- over the telephone
- from other parties

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 1993*, the Privacy Principles, and this Privacy Statement. Where there is inconsistency between our Privacy Statement and the privacy laws, the privacy laws will prevail.

We may make changes to this policy from time to time. Please review this page and our Website periodically for changes.

### **Collecting, Holding, Using and Disclosing Personal Information**

By interacting with us, you agree and consent to your personal information being collected, held, used, and disclosed as set out in this Privacy Policy for our business and insurance related purposes (some of the reasons we collect, hold, use and disclose your information are outlined below).

We collect personal information from you, from other parties, and from publicly available sources, that is relevant to providing our products and services to you. When providing us with information, you must ensure all information given is accurate and complete. We may collect personal information about you from another party, for example where you apply for a policy with another person.

You agree to us sharing your personal information with, and obtaining your personal information from the parties listed in the table below and any other parties we consider reasonably necessary.

When providing us with personal information about another person, you must have their permission to do so, and provide them with a copy of this Privacy Policy, or refer them to our website.

We store your information either physically or electronically, both in NZ and at overseas sites. We take all reasonable steps to ensure that your personal information is accurate, kept secure, and accessed only when necessary.

You can request access to, or correction of, personal information we hold about you.

### **Website and Telephone Analytics**

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 accordance with this Privacy Policy. Youi also records telephone conversations for evidentiary, contractual, training and quality control purposes.

### **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.

### Get in touch

If you have a question regarding our management of your personal information, or consider we have breached the Privacy Principles, you may contact us via our Privacy Officer and our Internal Dispute Resolution Service (IDRS).

The Privacy Officer  
 Youi NZ Pty Limited  
 PO Box 1542  
 Ellerslie, Auckland, 1542  
 Phone: 0800 00 9684  
 Email: [disputes@youi.com](mailto:disputes@youi.com)

<b>Entities we may collect personal information through, or share personal information with</b>	
<b>Our Service Providers</b>	such as our investigators, assessors, repairers, lawyers, experts, and suppliers.
<b>External Parties</b>	<ul style="list-style-type: none"> <li>▪ other insurers</li> <li>▪ the Insurance Claims Register, where records of claims are stored</li> <li>▪ insurance reference bureaus and services</li> <li>▪ a credit provider or financial institution, for example if they have an interest in your insured property</li> <li>▪ a third party involved in a claim</li> <li>▪ debt collectors</li> <li>▪ a joint insured on your policy or your family members where you authorise them on your policy</li> <li>▪ statutory authorities or government departments for data matching purposes</li> <li>▪ the Insurance and Financial Services Ombudsman</li> <li>▪ Customer, product, business or strategic research and development organisations, marketing agencies and research/consulting firms, including lead generators and data analysts.</li> <li>▪ legal and any other professional advisers or consultants</li> </ul>
<b>WHY WE COLLECT, HOLD, USE AND DISCLOSE PERSONAL INFORMATION</b>	
<ul style="list-style-type: none"> <li>▪ handling your enquiries;</li> <li>▪ considering your application for a product or service;</li> <li>▪ pricing an insurance policy (including deciding what excess to offer and ascertaining if any discounts are available);</li> <li>▪ providing a product or service;</li> <li>▪ handling and processing claims;</li> <li>▪ debt collection;</li> </ul>	

- 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.
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- 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.

Should you require any additional information on your privacy rights, the Office of the Privacy Commissioner (OPC) 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 OPC 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 OPC.

Office of the Privacy Commissioner

Post: PO Box 10-094

The Terrace, Wellington 6143

Telephone: 04 474 7590

Website: [www.privacy.org.nz](http://www.privacy.org.nz)

Email: [enquiries@privacy.org.nz](mailto:enquiries@privacy.org.nz)