



Youi's Privacy Statement

This Privacy Statement applies to personal information we collect:

- through this website 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 [Information 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 Statement 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 Statement, 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 Statement. Youi also records telephone conversations for evidentiary, contractual, training and quality control purposes.

Get in touch

If you have a question regarding our management of your personal information, or consider we have not complied with the Information Privacy Principles, you may contact our Privacy Officer via 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

Entities we may collect personal information through, or share personal information with	
Our Service Providers	such as our investigators, assessors, repairers, lawyers, experts, and suppliers.
External Parties	other insurers the Insurance Claims Register , where records of claims are stored other 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 for data matching purposes the Insurance and Financial Services Ombudsman 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
WHY WE COLLECT, HOLD, USE AND DISCLOSE PERSONAL INFORMATION	
<ul style="list-style-type: none"> • 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.

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

Email: enquiries@privacy.org.nz

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