



## **HOW WE PROTECT YOUR PRIVACY**

YMI is committed to protecting Your privacy in accordance with the Privacy Act 1988 (Cth) (the “Act”) and the Australian Privacy Principles (APPs).

This Privacy Statement outlines why and how we collect, disclose and handle Your personal information (including sensitive information) as defined in the Act.

## **WHY WE COLLECT YOUR PERSONAL INFORMATION**

We collect Your personal information (including sensitive information) so We can:

- underwrite and administer Your insurance cover
- advise You about and determine what other services or products We can provide to You or that may interest You;
- identify You and conduct necessary checks;
- issue, manage and administer services and products provided to others, including processing requests for quotes, applications for insurance, underwriting and pricing policies, issuing You with a policy, managing claims, claims investigation, handling and settlement;
- maintain and improve Our services and products;
- make special offers or offer other services and products provided by Us or those We have an association with, that might be of interest to You.

If You choose not to provide Us with the information We have requested, we may not be able to provide You with Our services or products or properly manage and administer services and products provided to you.

## **HOW WE COLLECT YOUR PERSONAL INFORMATION**

Collection can take place by telephone, email, or in writing and through websites (from data You input directly or through cookies and other web analytic tools). We collect it directly from You or Your agent unless you have consented to collection from someone other than you, it is unreasonable or impracticable for us to do so or the law permits us to. If you provide us with personal information about another person you must only do so with their consent and agree to make them aware of this privacy statement.

## **WHO WE DISCLOSE YOUR PERSONAL INFORMATION TO**

During underwriting and administering Your Policy as well as providing services to You, we may disclose Your information to entities to which We are related, in the case of your insurer, their reinsurers, contractors or third party providers providing services related to Us or who are administering Your Policy.

Other entities we may disclose your information to include banks and financial institutions for Policy payments, assessors, third party administrators, emergency providers, retailers, medical providers, and in the event of a claim, government, law enforcement, dispute resolution, statutory or regulatory bodies, or any other parties as required by law.

We also may need to disclose information to persons located overseas. Any such countries will be listed in Our Privacy Policy and may change from time to time as may be notified in Our Privacy Policy.

### **MORE INFORMATION, ACCESS, CORRECTION OR COMPLAINTS**

Our Privacy Policy contains information about how You may access and seek correction of personal information we hold about You. In summary, You may gain access to your personal information by submitting a written request to Us.

In some circumstances permitted under the Act, we may not permit access to Your personal information. Circumstances where access may be denied include where it would have an unreasonable impact on the privacy of other individuals, or where it would be unlawful.

For more information about Our privacy practices including how We collect, use or disclose information, how to access or seek correction to Your information or how to complain in relation to a breach of the Australian Privacy Principles and how such a complaint will be handled, please refer to Our Privacy Policy at the address shown below.

### **COMPLAINTS**

Our Privacy Policy available at <https://www.yamaha-motor.com.au/privacy/policies/ymf-australia-privacy-policy> contains information about how You may complain about a breach of the applicable privacy principles and how we will deal with such a complaint.

### **CONSENT**

Your application includes a consent that You and any other individuals You provide information about consent to the collection, use and disclosure of personal information as set out in this notice.

### **CONTACT US AND OPTING OUT**

If You wish to withdraw Your consent, including for things such as receiving information on products and offers by Us or persons We have an association with, please contact Us.

YMI:

By phone: 1300 794 454

By email: [customerservice@ymia.com.au](mailto:customerservice@ymia.com.au)

You can contact YMI [www.yamaha-motor.com.au](http://www.yamaha-motor.com.au)