

PRIVACY POLICY 2022-23

Cherie Vernon trading as Lighthouse Life is committed to providing quality services to you and this policy outlines our ongoing obligations to you in respect of how we manage your Personal Information.

We have adopted the National Privacy Principles (NPPs) contained in the Privacy Act 1988 (Cth) (the Privacy Act). The NPPs govern the way in which we collect, use, disclose, store, secure and dispose of your Personal Information.

A copy of the Australian Privacy Principles may be obtained from the website of The Office of the Federal Privacy Commissioner at www.privacy.gov.au.

We gather and use this information to not only provide services, but to continually improve our services for the benefits of our users.

By accessing or using our website or any of our services, you acknowledge and agree to this Privacy Policy and agree to our Terms of Service which can be viewed on www.lighthouse.life.com.au

In general, the information we collect from you will be used in some or all of the following ways:

- To communicate with you;
- To provide our services,
- To provide you with relevant service information; and
- To help us improve our services and products.

What is Personal Information and why do we collect it?

Personal Information is information or an opinion that identifies an individual. Examples of Personal Information we collect include: names, addresses, email addresses, phone numbers.

This Personal Information is obtained in many ways including by telephone, correspondence by email and text, via our website www.lighthouse.life.com.au through online forms and other documents, social media platforms Facebook and Instagram and their messenger services, or information you submit to us (whether in paper or electronic form) and from cookies and third parties. We don't guarantee website links or policy of authorised third parties. You may unsubscribe from our mailing/marketing lists at any time by contacting us in writing and/or unsubscribing from our newsletter.

We collect your Personal Information for the primary purpose of providing our services to you, providing information to our clients and marketing -eg an email newsletter. We may also use your Personal Information for secondary purposes closely related to the primary purpose, in circumstances where you would reasonably expect such use or disclosure.

We are committed to complying with the Privacy Act and the Australian Privacy Principles. We value our users and will only use your personal information in accordance with this Privacy Policy.

How we use personal information

Unless otherwise required or permitted by law, we will only use your personal information in accordance with this Privacy Policy, including the following purposes:

- to provide you with the best possible service in supplying you with our goods and services, including without limitation to transact such services with us that you have expressly or impliedly consented to in accordance with our Terms of Service;
- to answer any questions or inquiries you direct to us;
- to provide you with marketing materials in relation to offers, specials, products and services we have available from time to time;
- for our internal management purposes, to manage our relationship with you to manage the payment and recovery of amounts payable to us by you or an entity related to you (as applicable);
- for other purposes which are reasonably necessary in connection with our normal functions and activities, including without limitation to comply with any General Health Services Code of Conduct, Federal and/or State laws and law enforcement requests involving us;
- if an exceptional circumstance arises for disclosing your information, such as if there are grounds to believe that a disclosure is necessary to prevent a threat to life or health (to you or others in the community);
- any insurance claim or proposal that requires disclosure of your personal or sensitive information.

Sensitive Information

Sensitive information is defined in the Privacy Act to include information or opinion about such things as an individual's racial or ethnic origin, political opinions, membership of a political association, religious or philosophical beliefs, membership of a trade union or other professional body, criminal record or health information.

Sensitive information will be used by us only:

- For the primary purpose for which it was obtained
- For a secondary purpose that is directly related to the primary purpose
- With your consent; or where required or authorised by law.

Types of sensitive information collected include;

Name, address, phone, email, date of birth, health fund, occupation, physical activity, other practitioner treatment, injuries, illnesses, surgeries, blood pressure indications, pain indications, disorders and diseases, prescription or recreational medication, emergency contact, GP or specialist doctor, pregnancy status. This is all collected at initial consultation in paper form and kept secure in files of a lockable cabinet.

Third Parties

Where reasonable and practicable to do so, we will collect your Personal Information only from you. However, in some circumstances we may be provided with information by third parties. In such a case we will take reasonable steps to ensure that you are made aware of the information provided to us by the third party.

Personal information is likely to be disclosed to overseas recipients such as third-party website hosting providers and online booking software programs

And if the practitioner is likely to disclose personal information to overseas recipients the countries in which those recipients are likely to be located (ie third party IT providers)

Storage and Disclosure of Personal Information

We may disclose personal information to the following kinds of entities for the relevant purposes mentioned in this Privacy Policy:

- Our advisers, associates, partners and related entities;
- Any industry body, tribunal, court or otherwise in connection with any complaint made by you about us;
- In the reporting of communicable diseases as required by law
- To process private health fund claims.
- To provide necessary follow-up treatment and ongoing care to referred practitioners with your consent to do so
- other entities with your consent or as permitted or required by law.

Personal information is stored in a combination of hard copy files within a lockable filing cabinet located at home, on a personal computer and mobile phone.

Security of Personal Information

We hold personal information in paper form (in lockable filing cabinet) and electronic form and it is stored in a manner that reasonably protects it from misuse and loss and from unauthorized access, modification or disclosure.

When your Personal Information is no longer needed for the purpose for which it was obtained, we will **dispose of it securely as required by law**. However, most of the Personal Information is or will be stored in client files which will be kept by us for a period of 12 years from initial consultation.

Direct marketing communications

From time to time we may use your personal information to contact you with promotional materials, marketing, informative updates, newsletters, and other information that may be of interest to you and third parties (such as offers, specials, products and services that we

have available). If at any time you decide you no longer wish to receive such information and communications from us, you can unsubscribe by following the instructions provided in any of these communications or by notifying us using the contact details set out below. All communications will be directly from us; we do not and will not sell any of your personal information to third parties.

Access to your Personal Information

You may access the Personal Information we hold about you and to update and/or correct it, subject to certain exceptions. If you wish to access your Personal Information, please contact us in writing. In order to protect your personal information, we may require identification from you before releasing the requested information.

Maintaining the Quality of your Personal Information

It is an important to us that your Personal Information is up to date. We will take reasonable steps to make sure that your Personal Information is accurate, complete and up-to-date. If you find that the information we have is not up to date or is inaccurate, please advise us as soon as practicable so we can update our records and ensure we can continue to provide quality services to you.

Policy Updates

This Policy may change from time to time and is available on our website.

Privacy Policy Complaints and Enquiries

If you are of the view we have breached any applicable Australian Privacy Principles, the Privacy Act, or any related privacy code in dealing with your personal information, you may make a complaint by writing to us using the contact details below and we will endeavour to respond and provide you with confirmation as to how we propose to deal with the complaint as soon as reasonably practicable.

If you are not satisfied with our response to your complaint, you may make a complaint to the Office of the Australian Information Commissioner by visiting the following website and following the steps: <http://www.oaic.gov.au/privacy/privacy-complaints>.

Please contact Cherie Vernon at:

Lighthouse Life

Shop 25, 141 Allambie Rd

Allambie Heights NSW 2100

cherie@lighthouse.life

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