

Life Shield's Privacy Policy

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Security and Protection

This is the Privacy Policy of Life Shield on the management of personal information. "We," "our" and "us" refers to Life Shield Pty Ltd. "Personal Information" means information or an opinion, about an individual (a natural living person) whose identity is apparent or can reasonably be ascertained from the information or opinion.

We appreciate that as a customer you trust us with your personal information, and we are committed to safeguarding your privacy.

By using our website you:

1. consent to personal information you provide for us to register you on our website, being used for that purpose;
2. consent to the creation and maintenance of a database record about you;
3. understand that we may use cookies on your browser; and
4. agree that your continued use of our website means you agree with any changes to this privacy policy.

This policy

We are committed to safeguarding the privacy of our customers. We appreciate that as our customer, you trust us with your personal information.

In handling your personal information, we are bound by the National Privacy Principles in the Privacy Act and, where applicable, the policies and codes of industry groups to which we belong. This policy explains our general practices in handling personal information. If you need further information, have questions about our privacy practices or wish to gain access to your personal information, please contact us.

Collecting your personal information

We collect personal information for the purposes of providing insurance, financial and other services to you. If you do not provide us with your personal information we may not be able to provide you with the financial product or service you have requested.

The personal information collected may be used or disclosed by us for a secondary purpose related to the above purposes, but only if you would reasonably expect us to use or disclose the information for this secondary purpose. However for sensitive information, the secondary purpose must be directly related to the purposes above.

If we request personal information about you, and you do not provide it, we may not be able to provide the financial services requested. The details of exactly what types of personal information we collect can be found on the forms we ask you to complete, on our website and in the questions we ask, for example, your e-mail address, name, address, date of birth and gender.

Our use of cookies

Cookies are pieces of information that a website transfers to your computer's hard disk for record keeping purposes. Most web browsers are set to accept cookies. We use cookies to make your use of our website and services as convenient as possible. Cookies do not personally identify you, although they do identify your browser. Cookies are useful to estimate the number of customers and determine overall traffic patterns through our website. If you do not wish to receive any cookies you may set your browser to refuse cookies. This may mean you will not be able to take full advantage of our services.

Disclosing your personal information

We may disclose your personal information to, financial service providers, representatives of Guardianfp and other group companies within Suncorp, industry associations, auditors, lawyers, accountants other professional advisers or as required by law.

If you do not consent to the use and disclosure of your personal information as outlined, we will be unable to provide you with the financial service you have requested. Your continued use of this website indicates your consent to such use and disclosure of your personal information.

Access to your personal information

You can request access to your personal information by contacting us. If accessing your personal information will take an extended period of time, we will inform you of any likely delay.

The National Privacy Principles outline circumstances under which we may not agree to allow you access to some or all of your personal information. In such cases, we will give you a reason for our decision. We may charge for the cost of providing access to your personal information. We will inform you if such a charge applies before we proceed with your request.

Accuracy of your personal information

We will take reasonable steps to ensure that any personal information we hold about you is accurate, complete and up-to-date.

Security

We will take reasonable steps to protect any personal information we hold about you from misuse, loss or unauthorised access, modification or disclosure. We have information security policies in place for both computer records and for our paper files, which aim to minimise the risk of unauthorised access to your personal information.

Please contact us if you want further information about our security practices. Please notify us immediately if you become aware of any unauthorised use of this website by an Internet user or any other breach of security.

Use of e-mail

If you send us an e-mail we may preserve the content if we consider it necessary to do so. Any personal information contained in your e-mail, including your e-mail address may be used to assist us to provide our financial products and services. This may mean disclosing personal information about you to third parties outside the related Suncorp Group of companies. You must be aware that e-mails are not necessarily secure and if you have concerns about the security of the contents of an e-mail then you should consider contacting us by other means.

Resolving problems related to your privacy

If you want to report a suspected breach of your privacy or you do not agree with a decision regarding access to your personal information, please contact us. We have an internal dispute resolution process to address such issues.

Future Changes

Our business will continue to evolve as we introduce new services and features to our website. Because of this, from time to time we may review this privacy policy and may amend it to reflect changes in legislation, industry codes or in the business environment. We encourage you to look at this policy on a regular basis to stay informed of changes in this policy.