

Mind Insurance Privacy Policy

Effective: December 2016

Introduction

Our privacy policy will help you understand what information we collect at Mind Insurance, how Mind Insurance uses it, and what choices you have.

When we talk about “Mind Insurance,” “we,” “our,” or “us” in this policy, we are referring to Better Humans Pty Ltd trading as Mind Insurance ACN 612225966., the company which provides the Services. When we talk about the “Services” in this policy, we are referring to our online personal and professional development tools and platform. Our Services are currently available for use via a web browser or applications specific to your desktop or mobile device.

Terms that are defined in our Terms and Conditions of Use have the same meaning when used in this Policy.

Information we collect and receive

1. Subscriber Data

Content and information submitted by users to the Services is referred to in this policy as “**Subscriber Data.**” Where Mind Insurance collects or processes Subscriber Data, it does so on behalf of the Subscriber.

2. Other information

Mind Insurance may also collect and receive the following information:

- **Account creation information.** Subscribers provide information such as an email address and password to create an account.
- **Billing and other information.** For Subscribers that purchase a paid version of the Services, Mind Insurance Extended Family and our third party payment processors may collect and store

billing address and credit card information on our behalf or we may do this ourselves.

- **Services usage information.** This is information about how you are accessing and using the Services, which may include administrative and support communications with us.
- **Contact information.** Any contact information you choose to import is collected (such as an address book from a device) when using the Services.
- **Log data.** When you use the Services our servers automatically record information, including information that your browser sends whenever you visit a website or your mobile app sends when you are using it. This log data may include your Internet Protocol address, the address of the web page you visited before using the Services, your browser type and settings, the date and time of your use of the Services, information about your browser configuration and plug-ins, language preferences, and cookie data.
- **Device information.** We may collect information about the device you are using the Services on, including what type of device it is, what operating system you are using, device settings, application IDs, unique device identifiers, and crash data. Whether we collect some or all this information often depends on what type of device you are using and its settings.
- **Geo-location information.** Precise GPS location from mobile devices is collected only with your permission. WiFi and IP addresses received from your browser or device may be used to determine approximate location.
- **Services integrations.** If, when using the Services, you integrate with a third-party service, we will connect that service to ours. The third-party provider of the integration may share certain information about your account with Mind Insurance. However, we do not receive or store your passwords for any of these third-party services.
- **Third party data.** Mind Insurance may also receive information from the Mind Insurance Extended Family, our partners, or others that we use to make our own information better or more useful. This might be aggregate level information, such as which IP addresses go with which post codes, or it might be more specific information, such as about how well an online marketing or email campaign performed.

Our Cookie Policy

Mind Insurance uses cookies and similar technologies like single-pixel gifs and web beacons, to record log data. We use both session-based and persistent cookies.

Cookies are small text files sent by us to your computer and from your computer or mobile device to us each time you visit our website or use our desktop application. They are unique to your account or your browser. Session-based cookies last only while your browser is open and are automatically deleted when you close your browser. Persistent cookies last until you or your browser delete them or until they expire.

Some cookies are associated with your account and personal information in order to remember that you are logged in. Other cookies are not tied to your account but are unique and allow us to carry out site analytics and customisation, among other similar things. If you access the Services through your browser, you can manage your cookie settings there but if you disable some or all cookies you may not be able to use the Services.

Mind Insurance sets and accesses our own cookies on the domains operated by Mind Insurance and its corporate affiliates. In addition, we use third parties like Google Analytics for website analytics. You may opt-out of third party cookies from Google Analytics on its website. We do not currently recognise or respond to browser-initiated Do Not Track signals as there is no consistent industry standard for compliance.

How we use your information

We use your information to provide and improve the Services.

1. Subscriber Data

Mind Insurance may access and use Subscriber Data as reasonably necessary and in accordance with Subscriber's instructions to (a) provide, maintain and improve the Services; (b) to prevent or address service, security, technical issues or at a Subscriber's request about Subscriber support matters; (c) as required by law and (d) as set forth in our agreement with the Subscriber or as expressly permitted in

writing by the Subscriber. Additional information about Mind Insurance's confidentiality and security practices with respect to Subscriber Data is available at our [Security Practices page](#).

2. Other information

We use other kinds of information in providing the Services. Specifically:

- **To understand and improve our Services.** We carry out research and analyse trends to better understand how users are using the Services and improve them.
- **To communicate with you by:**
 - **Responding to your requests.** If you contact us with a problem or question, we will use your information to respond.
 - **Sending emails and Mind Insurance messages.** We may send you Service and administrative emails and messages. We may also contact you to inform you about changes in our Services, our Service offerings, and important Service related notices, such as security and fraud notices. These emails and messages are considered part of the Services and you may not opt-out of them. In addition, we sometimes send emails about new product features or other news about Mind Insurance. You can opt out of these at any time.
- **Billing and account management.** We use account data to administer accounts and keep track of billing and payments.
- **Communicating with you.** We often need to contact you for invoicing, account management and similar reasons.
- **Sharing information with you.** We may also use your contact information for our own marketing or advertising purposes. You can opt out of these at any time.
- **Investigating and preventing bad stuff from happening.** We work hard to keep the Services secure and to prevent abuse and fraud.

This policy is not intended to place any limits on what we do with data that is aggregated and/or de-identified so it is no longer associated with an identifiable user or Subscriber of the Services.

Sharing and Disclosure

There are times when information described in this privacy policy may be shared by Mind Insurance. This section discusses only how Mind Insurance may share such information. Subscribers determine their own policies for the sharing and disclosure of Subscriber Data. Mind Insurance does not control how Subscribers or their third parties choose to share or disclose Subscriber Data.

1. Subscriber Data

Mind Insurance may share Subscriber Data in accordance with our agreement with the Subscriber and the Subscriber's instructions, including:

- **With third party service providers and agents.** We may engage third party companies or individuals to process Subscriber Data.
- **With affiliates.** We may engage affiliates in the Mind Insurance Extended Family to process Subscriber Data.
- **With third party integrations.** Mind Insurance may, acting on our Subscriber's behalf, share Subscriber Data with the provider of an integration added by Subscriber. Mind Insurance is not responsible for how the provider of an integration may collect, use, and share Subscriber Data.

2. Other information

Mind Insurance may share other information as follows:

- **With third party service providers and agents.** We may engage third party companies or individuals, such as third party payment processors, to process information on our behalf.
- **With affiliates.** We may engage affiliates in our corporate group to process other information.

3. Other types of disclosure

Mind Insurance may share or disclose Subscriber Data and other information as follows:

- **During changes to our business structure.** If we engage in a merger, acquisition, bankruptcy, dissolution, reorganization, sale of some or all of Mind Insurance's assets, financing, acquisition of all or a portion of our business, a similar transaction or

proceeding, or steps in contemplation of such activities (e.g. due diligence).

- **To comply with laws.** To comply with legal or regulatory requirements and to respond to lawful requests, court orders and legal process.
- **To enforce our rights, prevent fraud and for safety.** To protect and defend the rights, property, or safety of us or third parties, including enforcing contracts or policies, or about investigating and preventing fraud.

We may disclose or use aggregate or de-identified information for any purpose. For instance, we may share aggregated or de-identified information with our partners or others for business, marketing or research purposes or partnering with research firms or academics to explore interesting questions. Examples include information relating to total wellbeing or the most prevalent occurring value theme for population sets.

Security

Mind Insurance takes security seriously. We take various steps to protect information you provide to us from loss, misuse, and unauthorized access or disclosure. These steps take into account the sensitivity of the information we collect, process and store, and the current state of technology.

To learn more about current practices and policies regarding security and confidentiality of Subscriber Data and other information, please see our Security Policy; we keep that document updated as these practices evolve over time.

Children's information

Our Services are not directed to children under 18. If you learn that a child under 18 has provided us with personal information without consent, please contact us.

Changes to this Privacy Policy

We may change this policy from time to time, and if we do we will post any changes on this page. If you continue to use the Services after those changes are in effect, you agree to the revised policy.

Contacting Mind Insurance

Please also feel free to contact us if you have any questions about Mind Insurance's Privacy Policy or practices. You may contact us at contact@mindinsurance.com.au

Better Humans Pty Ltd trading as Mind Insurance