Domestic and Family Violence Policy

Our Commitment

The purpose of this policy is to outline our processes to help minimise the risk of harm in our interactions with our customers ("**you**" or "**your**") who are experiencing domestic and family violence. It supports our people to help provide timely, consistent and targeted assistance.

What is domestic and family violence?

Domestic and family violence can happen to anyone. It generally involves violent, threatening or abusive behaviour by a former or current family member, with the intention of coercion or control, causing fear or harm to another family member. Some examples of domestic and family violence include:

- physical violence;
- sexual assault;
- emotional or verbal abuse;
- psychological abuse or controlling behaviour;
- withholding or threatening to withhold financial support;
- harassing, stalking and intimidation.

The cycle of domestic and family violence can be complex. Survivors may struggle with acute issues at a point of crisis, or ongoing issues in the longer term.

What we can do to help

If you tell us, or we identify that you are affected by domestic and family violence, we are here to help.

We will ensure our people are appropriately trained so that we can:

- recognise domestic and family violence;
- prioritise your safety by protecting private, sensitive and conditional information;
- minimise the number of times that you need to disclose information about your situation;
- engage with you with sensitivity, dignity, respect and compassion;
- arrange access to financial hardship assistance, if applicable; and
- refer you to support services.

While providing services to customers is our priority, our representatives are not social workers or experts on domestic and family violence. We also recognise that our people can be affected by domestic and family violence.

Respecting your privacy

We understand that if you are affected by domestic and family violence you need confidence that the information you share with us is not disclosed to any perpetrator and is accessible only to authorised persons.

Depending on your circumstances, we can:

- help keep your contact information on our systems secure and confidential;
- help you manage how your personal information is shared with third parties;
- discuss safe ways to communicate with you; and
- expedite requests to give you access to personal information we hold about you.

Precautions we take when communicating with our customers experiencing domestic and family violence may include:

- finding a mutually appropriate time to talk on the phone;
- assessing whether it is safe to send text messages or leave voice messages on the phone; and
- sending information separately – if you are a joint policyholder, we may need to send information to different mail or email addresses.

For further information about how we handle your personal information, please refer to our Privacy Policy on our website.

Reducing repeat disclosure

We acknowledge that it is important to reduce the number of times you have to explain your circumstances. This may be because:

- reliving the experience is traumatising; or
- you may not always be in a position to talk about your circumstances due to the presence or monitoring of the perpetrator.

To reduce the number of times you need to disclosure your circumstances, we will:

- where possible, ensure you deal with the same person each time;
- work with your agents or representatives (e.g. counsellor, social worker or lawyer); and
- make it as simple as possible for you to appoint an agent or representative.

How we help with claims

If you make a claim and we know you are affected by domestic and family violence, we will endeavour to:

- minimise the retelling of your situation;
- handle claims with sensitivity, flexibility and care;
- clearly explain the claims process to you and what is required from you;
- understand that you may not comprehend information in the same way as another person who is not in your situation or may not be able to express yourself and that this does not mean that your claim is invalid;
- take into account that if you do not reply to communications it may be because you do not have access to a phone, email, personal or financial records – and not because you have abandoned the claim;
- not require you to make direct contact with an alleged perpetrator or notify the police about an alleged perpetrator (unless you are comfortable doing so);
- be mindful that events that result in insurance claims can arise from or trigger domestic and family violence; and
- be flexible in our approach to accommodate your needs.

Financial hardship

We recognise that domestic and family violence can be caused by or cause financial hardship.

If you have been impacted by domestic or family violence, you may be eligible for financial hardship support. For more information, please refer to our Financial Hardship Support Policy on our website.

Sometimes you may need extra help to get your finances back on track during a difficult time. For free financial counselling that helps people in Australia tackle their debt problems you can call the National Debt Helpline on 1800 007 007.

Joint policyholders

If you are a joint policyholder, meaning someone else is named on your policy as well as you, we will:

- consider the potential risks to your personal safety and act according to our obligations relating to joint policy holders;
- where necessary to protect your safety and where requested by you, help you set up a new policy; and
- explain any limitations regarding policy changes.

Access to other information and support

There are various organisations that can help you access support and services, these include:

- 1800 RESPECT for domestic and family violence
- Beyond Blue for mental health support
- Lifeline for crisis support
- Wesley Lifeforce Service Finer to connect to a range of local services

Contact us

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