

Family and Domestic Violence Policy Statement

INTRODUCTION

We are committed to the highest standards of compliance with applicable financial and domestic abuse laws and seeks to follow best practice where it is able. This Financial & Domestic Abuse Policy outlines our commitment to victims of financial or domestic abuse and has been endorsed by our Board and Senior Management.

Our Financial & Domestic Violence Policy is maintained and reviewed regularly by senior management. Senior management will also communicate the content of the Financial & Domestic Abuse Policy to staff and will ensure there is appropriate training and monitoring of compliance.

References to “you” in this Policy Statement means you as a policyholder, director, employee or other insured person or insured under a policy arranged or issued by us.

OUR APPROACH

Financial abuse in the context of domestic and family violence (domestic and financial abuse) is a serious and widespread problem affecting people in communities across Australia.

Our purpose is to deliver insurance products that benefit Australians. We recognise that some of our clients may be in vulnerable circumstances.

The Board and senior management receive regular reporting on risks relating to financial and domestic abuse and have ultimate accountability. The purpose of this Policy is to inform all our staff, stakeholders and insureds of the required approach to ensure financial and domestic abuse is not enabled and to protect the interests of victims.

RESPONSIBILITY

Our senior management are responsible for implementing effective Financial & Domestic Abuse procedures, monitoring compliance with those procedures and reporting to the Board. Senior management reports to the Board at least annually and at any such time as a matter of material concern arises (including in respect of any material breach of this Policy).

Our senior management understand the relevant legislation and regulations and have the full support of the Board in carrying out their responsibilities.

Senior management’s responsibilities include:

- Establishing, maintaining and monitoring our financial and domestic abuse procedures.
- Receiving reports of any suspicious activity from within the business or from external stakeholders.
- Establishing and maintaining training for our staff.
- Reporting to the the Board.
- Working with the underwriters to monitor developments in legislation, regulations and practice.

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- Escalating incidents and liaising with regulatory and law enforcement bodies where it is appropriate to do so. (Note: there may be times where notifying third parties, including insurers, syndicates and managing agents may not be allowed under applicable legislation).
- Conducting periodic reviews of our compliance with financial relevant legislation.

If you have any queries or concerns regarding any financial or domestic abuse issue you should contact us immediately and request the matter be referred to one of our senior management team.

TRAINING

We believe that it is of critical importance that all our relevant members of staff receive an appropriate level of training on how to assist you in dealing with financial or domestic abuse. We will therefore ensure we provide suitable training. We are supporting our people by:

- Educating our people on how to recognise and address financial or domestic abuse and providing them with the tools and resources necessary to achieve you wherever possible.
- Strengthening our workplace responses and gender equality strategy to support those affected by domestic and financial abuse.
- Engaging our people through volunteering.

PRIVACY

We understand that privacy and confidentiality can be critical to safety in any domestic and family violence situation and will take care to protect your personal information in line with our Privacy Policy.

Depending on your personal circumstances, we can help you:

- Change your personal, policy or login details to help protect the security of your information.
- Please note this may not be appropriate in circumstances where a violent family member is controlling your finances using your details, and any change may be a threat to your safety.
- Change arrangements for anything we may need to send to you. For example, by nominating the mailing address of a trusted family member or PO Box.

ACCESSING SUPPORT AND INFORMATION

There is a large range of support services available to you if you are experiencing domestic and family violence or financial hardship.

Please feel free to contact us at any time for further information on relevant service providers or contact the Health Authority in your state or territory.