

# **FAMILY VIOLENCE POLICY**

**This policy applies to all customers affected by family and domestic violence.**

**Updated: December 2020**

## Introduction

This policy applies to all Coffre-Fort customers that may be affected by family and domestic violence.

We recognise that family, domestic and/or financial abuse is a serious and prevalent issue in Australian society. This Policy outlines Coffre-Fort's approach to managing vulnerable customers affected by family violence. We encourage customers experiencing family violence to notify us of that fact by whatever means they feel comfortable.

This family violence Policy applies to Coffre-Fort Pty Ltd, CoverDirect Pty Ltd and all associated entities (collectively the Company). The policy applies to all customers which includes anyone that has applied for or purchased travel insurance policies issued or distributed by Coffre-Fort, Cover Direct or any authorised representatives.

These include 1Cover Pty Ltd, iTrek Pty Ltd, and Insurance Geeks Pty Ltd (trading as Zoom Travel Insurance or Travel Insurance New Zealand). It also includes third party beneficiaries to an insurance policy.

## Introduction

Under Australian law, 'family violence' is defined as: "violent, threatening or other behaviour by a person that coerces or controls a member of the person's family or causes the family member to be fearful".

We acknowledge that family violence means much more than physical violence. It includes emotional abuse, threats and intimidation, psychological abuse, sexual abuse, technological abuse, financial/economic abuse and damage to property and animals.

We consider that the safety of our customers affected by domestic and financial abuse is paramount. Customers affected by family violence fall within a broader class of "vulnerable customers".

## Supporting Our Customers In Difficult Times

Coffre-Fort recognises family violence is a serious issue that can affect diverse sectors of our community. Our policy outlines the support available to all customers who may be experiencing family violence.

It acknowledges that if you have previously experienced family violence or are currently experiencing family violence you may provide indications or disclose this through your contact with us.

This may make your ability to communicate with us more challenging, and/or make payments to us more difficult. We have a responsibility to ensure we have measures in place to support you in these times of need.

## Our Commitments

Coffre-Fort recognises family violence is unacceptable in any relationship and customers experiencing family violence will be treated with dignity and respect;

- The support of customers experiencing family violence and their children is the highest priority;
- Customers who indicate or disclose family violence are able to access support from Coffre-Fort that is appropriate to their circumstances;
- Disclosures made to any relevant third parties will be made with great care, keeping in mind the sensitivity and confidentiality of the customer's situation; and
- We may need to be flexible and vary our approach based on individual circumstances, including providing more personalised support to help customers navigate our processes.

## How We Will Handle Insurance Claims Made By Customers Experiencing Family Violence

Where a claim is made by a customer that we identify is or self-identifies as being affected by family violence, we will handle their claim with sensitivity, flexibility, empathy and care.

If the claim is identified as requiring an outcome outside of our standard processing times, Coffre-Fort has a Fast-Track process where:

- Our system will be flagged that the claim is a sensitive case and therefore requires fast track assessment. This will include information such as the customers preferred contact method/s and if they are experiencing financial hardship.
- A claims specialist with appropriate authority and skillsets will assess the claim (ahead of other claims in our system), based on its merits and the documentation provided.
- The outcome of the assessment will be communicated to the customer and any payments will be processed to the appropriate person or persons.
- We will not require evidence of family violence in order to trigger this Family Violence Policy. If a customer informs us that they are affected by family violence, then we will treat him/her in accordance with this policy without further evidence being required.
- We will treat all information about a customer affected by family violence as sensitive and will take steps to ensure the information is kept confidential.

- We will discuss the safest ways to communicate with the customer and record these on their file.
- Where reasonable, we will minimise the information that a customer is required to provide, and the number of times a customer is required to disclose the same information, acknowledging that they may not have access to their personal information, records and documents.
- Where possible, we will provide customers with consistency by speaking to one staff member, who is appropriately trained.

## Training Our Employees To Assist You

All our employees have received training relevant to their roles.

Additionally, we have dedicated employees within our claims, sales and complaints areas who will have specialist skills and knowledge to support customers experiencing family.

## Confidentiality

We understand that customers who are experiencing family violence may be put at risk if information is disclosed. We will always keep confidential your personal and other confidential information – such as your physical address and telephone number.

In addition to our Privacy Policy, we will discuss safe ways to communicate with you and record these on our system. We will protect your sensitive information and, where possible, give you control over how your personal information is shared with third parties. We will inform you about what information you need to share with other policyholders, such as information about a claim, so you can make appropriate arrangements.

## Other services that may help (Australia only)

For further assistance with family violence please contact one of the following support services.

AGENCY	CONTACT NUMBER	SERVICE
<a href="#"><u>1800RESPECT</u></a>	1800 737 732	24-hour national sexual assault, family and domestic violence counselling line for any Australian who has experienced, or is at risk of, family and domestic violence and/or sexual assault.
<a href="#"><u>Lifeline</u></a>	13 11 14	Lifeline has a national number who can help put you in contact with a crisis service in your State.  Anyone across Australia experiencing a personal crisis or thinking about suicide can call 13 11 14.
<a href="#"><u>Men's Referral Service</u></a> (No to Violence)	1300 766 491	The service from "No to Violence" offers assistance, information and counselling to help men who use family violence.
<a href="#"><u>ACON</u></a>	(02) 9206 2000	LGBTI health organisation offering information, referrals, counselling, advocacy and practical support for LGBTI people in NSW experiencing family and domestic violence.

<b>Aboriginal Family Domestic Violence Hotline</b>	1800 019 123	Victims Services has a dedicated contact line for Aboriginal victims of crime who would like information on victims' rights, how to access counselling and financial assistance.
<b>Relationships Australia</b>	1300 364 277 (for the cost of a local call)	A leading provider of relationship support services for individuals, families and communities with the aim to support all people in Australia to achieve positive and respectful relationships.
<b>Australian Childhood Foundation</b>	1800 176 453 (03) 9874 3922	Counselling for children and young people affected by abuse.
<b>Suicide Call Back Service</b>	1300 659 467	Free counselling 24/7, whether you're feeling suicidal, are worried about someone else, or have lost someone to suicide.
<b>National Disability Abuse and Neglect Hotline</b>	1800 880 052	An Australia-wide telephone hotline for reporting abuse and neglect of people with disability.

## **Review & Publication Of This Policy**

This policy will be reviewed every two years to ensure it remains consistent with General Insurance Code of Practice requirements, as well as the changing nature of the organisation.

Last Updated: December 2020