

FAMILY VIOLENCE POLICY

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1. INTRODUCTION

The General Insurance Code of Practice was introduced in 1994 by the Insurance Council of Australia as a voluntary Code. The Code is independently monitored and enforced by the Code Governance Committee.

The EMLPlus business is a subscriber to the General Insurance Code of Practice.

The Code requires us to explain how we will handle our relationships with customers who may be experiencing family violence.

This policy sets out EMLPlus' commitment to assist customers that may be affected by family violence with sensitivity, dignity, respect, compassion. We will take into account customer security and financial hardship circumstances where applicable.

Family violence means violent, threatening or other behaviour by a person that coerces a member of the person's family, or causes the family member to be fearful, by way of:

- Physical violence.
- Emotional abuse.
- Psychological abuse.
- Sexual abuse.
- Financial or economic abuse.
- Damage to property.

2. OUR APPROACH

Our EMLPlus claims management process includes provisions for handling claims for customers who may be experiencing family violence.

We also have a dispute and complaints procedure which also includes special provisions for engaging with customers who may be experiencing family violence.

If you are in immediate danger:

- Call the police 000.
- Make sure you can get to a place of safety.

We will:

- Treat you with respect and dignity.

- Exercise discretion and sensitivity.
- Consider if you are suffering financial hardship and exercise compassion.
- Assist you to access the appropriate support services where possible, by providing you with the contact details for people or services with specialist training and experience who may be able to assist you with your personal circumstances.
- Follow the principles and guidelines of the Insurance Council of Australia's 'Guide to Helping Customers Affected by Family Violence' as the basis for handling your matter.

We will not require you to have direct contact with the alleged perpetrator or make any police reports unless you feel comfortable to do so.

3. SUPPORT AND ASSISTANCE

If you make us aware that you may be in a family violence situation, with your consent, we will record this in our files. This will reduce the need for you to make repeated disclosures if more than one of our employees is dealing with your matter.

We may ask questions about your current situation to gauge whether it is safe to continue talking to you during a call. We will also discuss and agree the best methods and times to contact you and record this in our files.

You can share with us:

- The name and contact number of a support person and you can consent for us to contact them for information. This could be a relative, friend, counsellor, consumer advocate or lawyer.
- The safest time and most suitable method of getting in touch with you or your support person.
- Whether it is safe to leave phone messages, send e-mails or send material by post.

4. PRIVACY AND CONFIDENTIALITY

WE WILL:

- Handle your personal information in accordance with the Privacy Act 1988 (Cth) and any other applicable laws or regulations.

WE WILL NOT

- Disclose your personal information to the alleged perpetrator unless the law requires us to do so.

5. FINANCIAL HARDSHIP ASSISTANCE

If you tell us that you may be in a family violence situation, we will ask you about your financial situation to determine whether you are experiencing financial hardship.

If we determine that you need financial hardship assistance, we will:

- Put any recovery action against you on hold until our enquiries are complete.
- Consider fast-tracking your claim.
- Follow the principles and guidelines relating to financial hardship contained in the Insurance Council of Australia's *'Guide to Helping Customers Affected by Family Violence.'*
- Give you a form for you to apply for financial hardship.
- Advise you that you can seek help from the National Debt Hotline 1800 007 007.
- Advise you of any other free assistance services which may be available to you.

6. TRAINING

In line with the principles and guidelines of the Insurance Council of Australia's *'Guide to Helping Customers Affected by Family Violence'* we provide appropriate training to our customer-facing employees to help them:

- Understand you may be vulnerable and take account of your needs.
- Identify, support and avoid harm to customers affected by family violence.
- Decide how and to what extent we can best support you.
- Protect private and personal information of customers affected by family violence.
- Engage with you with sensitivity, dignity and respect.

We review and update our training on a regular basis.

7. WHERE TO GO FOR ASSISTANCE

The following is a list of specialist service providers that may be able to assist if you are in a family violence situation. It should be noted that we have no affiliation with any of these organisations and are not responsible for assistance and services they provide.

Location	Organisation	Contact Number
Australia Wide	1800 RESPECT www.1800respect.org.au	1800 737 732

Australia Wide	Lifeline www.lifeline.org	13 11 14
Australia Wide	Mensline www.mensline.org.au	1300 789 978
Australia Wide	Beyond Blue www.beyondblue.org.au	1300 224 636
Australia Wide	National Debt Helpline www.ndh.org.au	1800 007 007
ACT	Domestic violence crisis service www.dvcs.org.au	(02) 6280 0900
ACT	Legal Aid ACT helpline www.legalaidact.org.au	1300 654 314
NSW	NSW Domestic Violence Helpline www.facs.nsw.gov.au/domestic-violence/helpline	1800 65 64 63
NSW	LawAccess NSW www.lawaccess.nsw.gov.au	1300 888 529
NSW	Legal Aid NSW www.legalaid.nsw.gov.au/what-we-do/domestic-violence	1300 888 529
NT	Northern Territory Legal Aid Commission Helpline www.legalaid.nt.gov.au	1800 019 343
QLD	DV connect www.dvconnect.org	1800 811 811
QLD	Legal Aid Queensland www.legalaid.qld.gov.au/Find-legal-information/Relationshipsand-children/Domestic-and-family-violence	1300 651 188
SA	Legal Services Commission of South Australia www.lsc.sa.gov.au	1300 366 424
TAS	Family Violence Counselling and Support Service www.health.tas.gov.au/service_information/children_and_families/family_violence_counselling_and_support_service	1800 608 122
TAS	Legal aid commission of Tasmania www.legalaid.tas.gov.au	1300 366 611
VIC	Safe steps www.safesteps.org.au	1800 015 188
VIC	Victoria legal aid www.legalaid.vic.gov.au/find-legal-answers	1300 792 387

WA	Domestic violence helpline www.dcp.wa.gov.au/CrisisAndEmergency/FDV/Pages/Helpandadvice.aspx	1800 199 008
WA	Legal Aid WA www.legalaid.wa.gov.au/find-legal-answers/family/familyviolence-and-your-safety	1300 650 579

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