

## **Wellington Underwriting Agencies Pty Ltd – Family Violence Policy**

### **Support for customers experiencing family and domestic violence**

Wellington Underwriting Agencies Pty Ltd (Wellington) 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.

Wellington seeks to minimise impact to customers by providing support and practical assistance to those affected by family violence.

#### **Our commitments**

- Wellington 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 Wellington 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.

### **Our team is here to support you**

Where you may disclose family violence, or where we have reason to believe family violence is occurring, we will handle this information sensitively and will consider, on a case by case basis, various measures to support you, such as:

- Take additional care when dealing with customers affected by family violence and provide additional support and assistance in connection with the provision of insurance services, where reasonable.
- Not require evidence of an intervention order to trigger the requirements of the family violence policy. Someone self-identifying as being affected by family violence will be treated in accordance with the policy without further evidence being required;
- prioritising the sensitivity of your situation;
- maintaining confidentiality of information;
- minimising the number of times you need to disclose your situation by having dedicated employees specifically trained to assist customers experiencing family violence;
- manage the way we communicate with you so we do not add further risk;
- providing financial hardship assistance depending on the circumstances;
- stopping or deferring collections activities;
- referring you to appropriate support agencies where needed.

### **Training our employees to assist you**

All our customer-facing employees will receive training relevant to their roles. Additionally, Wellington has dedicated employees within our sales and servicing areas who have specialist skills and knowledge to support customers experiencing family violence with extra care and flexibility.

Wellington will ensure all relevant employees and distributors have ongoing training ensuring they:

- are aware of Wellington's policies and procedures when they are engaging with someone experiencing family violence;
- identify customers affected by family violence;
- deal appropriately and sensitively with customers affected by family violence; and

- apply the family violence policy, and related policies and procedure, relevant to their role in dealing with customers affected by family violence.

As customers affected by family violence may be reluctant or unable to disclose their circumstances, Wellington's employees and distributors will be provided with training to develop the skills to help them identify signs that may indicate a customer is affected by family violence.

Training is tailored to an employee's or distributor's role within the business and the amount of contact they have with customers affected by family violence. It focuses on developing their knowledge, skills, competencies and information.

### **Confidentiality**

We understand the risks of disclosing information in relation to customers experiencing family violence. Protecting your personal and other confidential information, such as your physical address and telephone number, is critical to your safety in these situations. In addition to our privacy policy, we will discuss safe ways to communicate with you and record these. 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.

### **Sensitive claims handling**

We are not authorised to handle claims on behalf of underwriters however the claims handlers will handle your claim with flexibility, transparency and care.

### **Support if you have outstanding debt**

If you are experiencing family violence and there is a debt for unpaid premium, excess or a third party recovery, please talk to us so we can ensure we can help with this process. We will:

- fast track the Financial Hardship request;
- provide options for you to retain your policy if you say you cannot pay your premium. Options include:
  - a. changing the benefit structure or the sum insured;
  - b. reducing the benefits, or removing, or altering, benefit options; and
  - c. pausing premium payments, without cancelling the policy
- ensure policies about assessing Financial Hardship involving joint policyholders are appropriate. For example, we will consider an application from a joint policyholder who is affected by family violence without requiring the consent of the other policyholder;
- be aware that your reluctance to obtain consent from a joint policyholder in relation to Financial Hardship help may be the first indication of financial; and
- when assessing a Financial Hardship application, not require an intervention order as evidence of family violence — instead, if we identify you are affected by family violence or you disclose this information, this will trigger a referral to the appropriate team.

### **Other services that may help (Australia)**

Always call 000 if you or your family members are in immediate danger

<b>Agency</b>	<b>Website</b>
1800 RESPECT	<a href="http://www.1800respect.org.au">www.1800respect.org.au</a>
Kildonan UnitingCare	<a href="http://www.unitingkildonan.org.au">www.unitingkildonan.org.au</a>
Domestic and Family Violence Response Training	<a href="http://www.dvalert.org.au">www.dvalert.org.au</a>

## Definitions

Abbreviation / Term	Definition
Customers	Are person(s) that: <ul style="list-style-type: none"> <li>- have applied for (including obtaining a quote for) a Retail Insurance product underwritten by Wellington;</li> <li>- have been issued with a Retail Insurance product that is underwritten by Wellington; or</li> <li>- are Relevant Third Parties to a Retail Insurance product that is underwritten by Wellington</li> </ul>
Relevant Third Parties	Are person(s) that are: <ol style="list-style-type: none"> <li>(a) Third Party Beneficiaries;</li> <li>(b) a third party not of the type listed in a) who Wellington is recovering money from under a Retail Insurance product underwritten by Wellington; or</li> <li>(c) a third party not of the type listed in a) who are seeking damages from customers of a Retail Insurance product underwritten by Wellington</li> </ol>
Retail Insurance	Retail insurance is given the same definition as Part 16 of the General Insurance Code of Practice.
Third Party Beneficiaries	A person, company or entity who is not an insured but who is seeking to be, is specified to be, or is referred to as, a person to whom the benefit of insurance cover extends under a Retail Insurance product
Family or Domestic Violence	Behaviour that is violent, threatening or other behavior by a person that caused or controls a member of the person's family, or causes the family member to be fearful. This behaviour can occur in current or past family or domestic relationships. Examples of behaviour that may constitute family or domestic violence include, but are not limited to the following: <ul style="list-style-type: none"> <li>- physical or sexual abuse; or</li> <li>- emotional or psychological abuse; or</li> <li>- economic or financial abuse; or</li> <li>- threatening, intimidating or coercive; or</li> <li>- technologically abusive, such as abusive emails or tracking activity on phones and electronic devices; or</li> <li>- behaviour that in any other way coerces or controls the family member and causes that family member to feel fear for their safety or wellbeing of that family member;</li> <li>- behaviour by a person that causes a child to hear or witness, or otherwise be exposed to the effects of behaviour referred to above.</li> </ul>