



# FAMILY VIOLENCE POLICY

This policy applies to IRT Insurance customers affected by family and domestic violence

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## Support for Customers experiencing family and domestic violence

IRT Insurance 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 commitment

- IRT Insurance 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 IRT Insurance 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 customers 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 process.

### 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:

- 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 are provided with appropriate training relevant to their roles. Our training considers the nature of consequences of family violence, how to identify signs of, how to engage effectively and appropriately with customers and how to apply this policy.

### 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 will support you throughout the claims process on a case by case basis. This may include fast-tracking the claim, providing emergency payments and/ or reviewing decisions where there is ambiguity about cover.

### If you're having trouble paying your insurance premium

Family Violence may cause circumstances that impact on your financial wellbeing, including the ability to meet payments. If you have identified that you are being affected by family violence, or where our trained employee has reason to believe family violence is occurring, we may offer financial hardship assistance, including offering deferred payments for premiums or waiving excesses.

### Other services that may help (Australia)

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

Agency	Phone	Website	Services provided
1800 RESPECT	1800 737 732	1800respect.org.au	24/7 Domestic, Family Violence & Sexual Assault Line
MENSLINE	1300 78 99 78	mensline.org.au	24/7 support, information and referral service for men with family and relationship issues
Lifeline	13 11 14	lifeline.org.au	24/7 counselling & referral service for people in a crisis situation
Beyond Blue	1300 224 636	beyondblue.org.au	24/7 support to people experiencing anxiety or depression
National Debt Hotline	1800 007 007	ndh.org.au	Financial counselling is a FREE, confidential service to assist people in financial difficulty
National Association of Community Legal Centres		naclc.org.au	An independent not-for-profit community organisation that provides legal and related services to the public, focusing on the disadvantages and people with special needs
Support from your bank	Your bank may be able to help provide relief for your mortgage payments or provide other forms of relief.		
Utility bills	If you're finding it tough to pay your bills give your utility company a call because they may be able to assist.		

## Definitions

Abbreviation / Term	Definition
Customers	<p>Are person(s) that:</p> <ul style="list-style-type: none"> <li>• have applied for (including obtaining a quote for) a Retail Insurance product underwritten by Allianz;</li> <li>• have been issued with a Retail Insurance product that is underwritten by Allianz; or</li> <li>• are Relevant Third Parties to a Retail Insurance product that is underwritten by Allianz</li> </ul>
Relevant Third Parties	<p>Are person(s) that are:</p> <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 Allianz is recovering money from under a Retail Insurance product underwritten by Allianz; 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 Allianz;</li> </ol>
Retail Insurance	<p>Retail insurance is given the same definition as Part 16 of the General Insurance Code of Practice.</p>
Third Party Beneficiaries	<p>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</p>
Family or Domestic Violence	<p>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.</p> <p>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:</p> <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>