



## **Gow-Gates Family Violence, Supporting Vulnerable Customers & Financial Hardship Policy**

### **Purpose**

This policy sets out Gow-Gates commitment to assist customers that may be affected by Family Violence and to support Vulnerable Customers, including those affected by Financial Hardship

The purpose of this policy is to outline principles and processes we will adhere to in assisting customers who may be experiencing Family Violence, Vulnerable Customers and those experiencing Financial Hardship who require support.

### **Family Violence**

#### **Our Principles**

The principles below outline our approach to assisting customers who may be experiencing family violence.

We will:

- treat you with respect and dignity, and exercise discretion and sensitivity;
- make sure that safety is paramount for anyone affected by family violence;
- assist you to access support services where possible; and
- consider if you are suffering financial hardship and exercise compassion.

#### **Tell us about your situation if you can**

If you are on a call with one of our employees and can tell us about your circumstances or concerns, please do this so we can offer support and assistance in a timely manner.

We will handle your situation with sensitivity, flexibility and care where:

- a. you and the alleged perpetrator are joint policyholders; or
- b. the alleged perpetrator has caused a claim or is involved in relation to the subject matter – for example by damaging property.

We will not require you to do either of the following (unless you are comfortable doing so):

- a. make direct contact with the alleged perpetrator; or
- b. make a police report about the alleged perpetrator.

### **Support and Assistance**

When we become aware that you may be in a family violence situation, we will make a record on our file with your agreement and try to minimise the need for you to make repeated disclosure to us about your situation.

Our employees may ask you questions about your current situation to understand if it safe to continue the call at the time. We will also discuss safe ways to communicate with you.

For example:

- a. the name and contact number of a support person, if you have nominated one and given us your consent to speak to them;
- b. the safest and most suitable time and method to contact you or your support person; or
- c. whether it is safe to leave phone messages, send emails or send documents via post.

### **Private and Confidential Information**

We will handle your personal information in accordance with the Privacy Act 1988 (Cth) and any other applicable laws.

We are committed to the security of your personal information and will engage with you to determine your preferred methods of communication.

We will not disclose your personal information to the alleged perpetrator, even if they are a joint policyholder, unless we are required to do so by law.

## **Vulnerable Customers**

Customers can be vulnerable due to a range of factors, including:

- Age
- Disability
- Mental health conditions
- Family violence
- Language barriers
- Cultural background
- Aboriginal or Torres Strait Islander status
- Remote location or
- Financial distress

## **Our Principles**

The principles below outline our approach to assisting Vulnerable Customers.

We will:

- determine how best and to what extent we can support you;
- refer you specialist support services;
- take into account your particular needs or vulnerability;
- treat you with respect and dignity, and exercise discretion and sensitivity;

## **Support and Assistance**

Where available and practicable, we will take reasonable steps to provide you with access to means of communicating effectively with us. This assistance may be provided through the use of available interpreter services if you ask us to, or if we need an interpreter to communicate effectively with you.

**Financial Hardship** If you tell us you are experiencing financial hardship, we may offer financial hardship assistance, including if there is a debt for unpaid premiums, excesses or a third party decide how we may be able to support you.

## **Individuals entitled to support**

You may be entitled to support because you are suffering Financial Hardship if you are:

- a) an individual insured or a Third Party Beneficiary who owes us money – including an excess – under an insurance policy we have issued; or

- b) an individual and we are seeking to recover money from you because we believe you caused damage or loss to either an insured, or a Third Party who we cover under an insurance policy.

The support we provide does not include support with paying the premiums under an insurance policy we have issued.

## **Assessing your request for Financial Hardship support**

When we are assessing your request we will consider all reasonable evidence – for example:

- a) evidence of a serious illness that prevents you from earning income;
- b) evidence of a disability, including a disability caused by mental illness;
- c) if you are a Centrelink client, your Centrelink statements; and
- d) evidence of your unemployment.

## **If you are entitled to Financial Hardship support**

If we decide you are entitled to support we will work with you to implement an arrangement that could include one or more of the following:

- a) delaying the date on which the payment must be made;
- b) paying us in instalments;
- c) paying a reduced lump sum amount;
- d) delaying one or more instalment payments for an agreed period;
- e) deducting the excess from the claim amount we pay you.

## **Training**

We provide appropriate training for our customer facing employees to help them:

- understand if you may be vulnerable;
- identify, support and avoid harm to customers affected by family violence;
- be alert to financial hardship;
- decide about how best, and to what extent, we can support you;
- protect private and confidential, and personal information of customers affected by family violence; and
- engage with you with sensitivity, dignity, respect and compassion – this may include

arranging additional support by referring you to people or services with specialist training and experience.

### **Assistance Services**

The following is a list of specialist service providers that may be able to assist you if you are experiencing family violence.

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

1800 Respect	P: 1800 737 732 <a href="https://www.1800respect.org.au/">https://www.1800respect.org.au/</a>
Lifeline	P: 13 11 14 <a href="https://www.lifeline.org.au/">https://www.lifeline.org.au/</a>
Mensline	P: 1300 78 99 78 <a href="https://mensline.org.au/">https://mensline.org.au/</a>
Beyond Blue	P: 1300 224 636 <a href="https://www.beyondblue.org.au/">https://www.beyondblue.org.au/</a>
National Debt Helpline	P: 1800 007 007 <a href="https://ndh.org.au/">https://ndh.org.au/</a>
National Association of Community Legal Centres	P: Refer to website for local numbers in your area <a href="https://clcs.org.au/">https://clcs.org.au/</a>

## Revision History

REVISION	DATE ISSUED	REVISION COMMENT	PREPARED BY	AUTHORISED BY
1.0	10 November 2021	Policy Acceptance and Distribution	Danielle Tippet	DT
2.0	17 January 2023	Annual review- No amendments made	Danielle Tippet	DT

## Document Information

Name of Document	Gow-Gates Family Violence, Supporting Vulnerable Customers & Financial Hardship Policy
Date of Issue	10 November 2021
Author	Manager of Compliance and Audit Manager
Policy Owner	Manager of Compliance and Audit Manager
Review Period	12 months after Date of Last Issue; and annually thereafter
Date of next Review*	23 January 2024

\* Unless otherwise indicated, this policy or procedures still apply beyond the review date.