



**Family Violence  
and Supporting  
Vulnerable  
Customers Policy**  
2024 02

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## PURPOSE

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The purpose of this Family Violence & Supporting Vulnerable Customers Policy (Policy) is to inform all our staff, stakeholders, and customers of Halo's approach to identifying and supporting Vulnerable Customers, including those affected by Financial Hardship and Family Violence.

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## VULNERABLE CUSTOMERS

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For the purposes of this policy, Vulnerable Customers are customers and prospective customers whose ability or circumstances require us to take extra precautions in the way that we sell and provide our services to ensure that they are not disadvantaged in any way.

Halo is committed to exercising greater care when dealing with Vulnerable Customers and note that a person may be vulnerable due to a range of factors,

including:

1. age;
2. disability;
3. mental health conditions;
4. physical health conditions;
5. family violence;
6. language barriers;
7. cultural background;
8. Aboriginal or Torres Strait Islander status;
9. remote location; or
10. financial distress.

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## FAMILY VIOLENCE

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At Halo, we recognise family and domestic violence impacts the communities in which we operate. Our purpose is to be there for those our communities rely on. This includes commitment to support our staff and customers affected by family violence.

In Australian Law, family violence is defined as **“violent or threatening behaviour, or any other form of behaviour, that coerces or controls a family member or causes that family member to be fearful.”**

Family violence is not limited to physical violence and may also include emotional, psychological, financial, sexual abuse, threats of abuse and damage to property. It occurs in many different forms and can affect anyone.

At Halo your safety is paramount and if you are impacted by family violence, we encourage you to talk about the situation and we commit to supporting you in any way we can.

- Our staff are trained to help identify customers affected by family violence and respond appropriately and sensitively and have procedures in place.
- We will take extra care to protect private and confidential information of customers affected by family violence;
- Give you greater control over how your personal information is shared with third parties; and
- Minimise the number of times you need to disclose information about your circumstances when affected by family violence.

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## ASSISTING VULNERABLE CUSTOMERS

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Halo are focused on supporting your needs with sensitivity, consideration and compassion, and can assist Vulnerable Customers, including those experiencing Family Violence or Financial Hardship by:

- ensuring safe and confidential communication in light of individual circumstances;
- helping set up new insurance policies;
- helping to arrange access to financial hardship assistance; and
- referral to specialist support services.

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## FINANCIAL HARDSHIP

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We appreciate there are times when circumstances beyond your control can make it difficult to meet all your financial commitments. The Halo Financial Hardship Policy on our website explains how Halo helps support customers who suffer financial hardship.

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## WHAT SUPPORT IS AVAILABLE TO ME?

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We are committed to communicating with our customers in a way that suits their needs. Our current technology can assist customers who may not be comfortable communicating with us by telephone or in-person. We also offer email support through our dedicated email communications team ([support@halounderwriting.com.au](mailto:support@halounderwriting.com.au)), who are ready to assist you with your enquiry. If you need additional support, please visit our website to view our policies, which are focused on Domestic & Family Violence and Financial Hardship.

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## NOMINATE A REPRESENTATIVE

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If you are experiencing communication challenges, such as hearing or speech difficulties or a language barrier, you can nominate a representative on your policy such as a friend, family member, or a support worker who can speak to us on your behalf. Your representative must be over 18 years old, and we must receive your authorization to nominate them on your policy/account.

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## PROTECTING YOUR PRIVACY

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We are committed to protecting your privacy, and we take this responsibility seriously. Our privacy statement is available on our website, and you can access it at any time. [www.halounderwriting.com.au](http://www.halounderwriting.com.au)

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## EXTERNAL REFERRAL SERVICES

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We understand that sometimes our customers may require additional support beyond what we can provide. As such, we have provided information below about external referral services that may be of assistance to you.

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## GOVERNMENT SUPPORT SERVICES

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Translating and Interpreting Service (TIS National) [www.tisnational.gov.au/en/About-TIS-National](http://www.tisnational.gov.au/en/About-TIS-National)

The TIS National is an interpreting service provided by the Department of Home Affairs for people who do not speak English and for agencies and businesses that need to communicate with their non-English speaking customers. The TIS National immediate phone interpreting service is available 24 hours a day, every day of the year for the cost of a local call.

Phone - **131450**

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## NATIONAL RELAY SERVICE

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National Relay Service

[www.communications.gov.au/what-we/do/phone/services-people-disability/accesshub/national-relay-service](http://www.communications.gov.au/what-we/do/phone/services-people-disability/accesshub/national-relay-service)

The National Relay Service is an Australia-wide telephone access service available to customers who are deaf or have a hearing or speech impediment. All our customer care specialists are trained in working with the National Relay Service to ensure we deliver the best customer experience possible for you.

**Voice Relay number – 1300 555 727**

**SMS relay number – 0423 677 767**

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## FINANCIAL ASSISTANCE

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National Debt Helpline [www.ndh.org.au](http://www.ndh.org.au)

The National Debt Helpline provides financial counselling and information for people experiencing financial difficulty to achieve better money management and budget. They can assist with budgets and money plans, advocacy, rights and responsibilities, access to relevant government and community grants, and referrals to other free community-based services (such as free legal advice and supports).

Phone – **1800 007 007**

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## COUNSELLING SERVICES

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Beyond Blue **[www.beyondblue.org.au](http://www.beyondblue.org.au)**

Beyond Blue provides over the phone, web, and email support to people experiencing anxiety or depression.

Phone – **1300 224 636**

MensLine **[www.mensline.org.au](http://www.mensline.org.au)**

MensLine is a national telephone and online support, information and referral service for men with family and relationship concerns. The service is available from anywhere in Australia and is staffed by professional counsellors experienced in men's issues.

Phone – **1300 78 99 78**

Lifeline **[www.lifeline.org.au](http://www.lifeline.org.au)**

Lifeline is a national charity providing all Australians experiencing a personal crisis with access to 24-hour crisis support and suicide prevention services.

Phone – **13 11 14**