

## Family Violence, Supporting Vulnerable Clients and Financial Hardship Policy

This Family Violence, Supporting Vulnerable Clients and Financial Hardship Policy (Policy) has been developed to comply with National Insurance Brokers Association (NIBA) Insurance Brokers Code of Practice (the Code) and sets out how Edgewise Insurance Brokers Pty Ltd (Edgewise), all our trading brands and Authorised Representatives, identifies and supports vulnerable Clients, including those affected by Financial Hardship and Family Violence.

For the purposes of this Policy, any reference to “Clients” includes clients of Edgewise as well as any other individual entitled to Financial Hardship support under the Code. This could include individuals who we are seeking to recover money from as we believe they have caused damage to an insured Client.

Edgewise is committed to exercising greater care when dealing with vulnerable Clients. A person may be vulnerable due to a range of factors, including:

- age;
- disability;
- mental health conditions;
- physical health conditions;
- family violence;
- language barriers;
- cultural background;
- Aboriginal or Torres Strait Islander status;
- remote location; or
- financial distress.

### POLICY STATEMENT

Edgewise has a long-standing commitment to conducting its business with honesty and integrity and remains committed to full compliance with the Code and informing Clients, employees and stakeholders about information and assistance available to vulnerable people, including those experiencing Financial Hardship and Family Violence.

This policy and the Edgewise internal policy and training programs assist employees to:

- Identify and understand if a Client may be vulnerable;
- determine how best, and to what extent, they can support a vulnerable Client;
- take account of a Client’s particular needs or vulnerability; and
- engage with a vulnerable Client with sensitivity, dignity, respect and compassion. This may include arranging additional support and referring the Client to specialised people or services.

Edgewise may need to be flexible and vary the approach based on individual circumstances, including providing more personalised support to help navigate our processes and working within any processes and procedures set by our insurance partners.

## **FAMILY VIOLENCE**

In Australian law, 'Family Violence' is defined as:

“violent, threatening or other behaviour by a person that coerces or controls a member of the person’s family or causes the family member to be fearful.”

*Family Law Act 1975 (Cth), section 4AB.*

Family Violence means much more than physical violence. It includes:

- emotional abuse, psychological abuse, sexual abuse, financial or economic abuse; and
- damage to property.

The way employees deal with Clients who may be affected by Family Violence should facilitate, rather than act as a barrier to identifying Family Violence and improve the experience of those affected by Family Violence.

The aim of the Policy is to ensure that whenever Family Violence is identified or suspected, the safety of the Client affected by Family Violence and their family is protected.

Edgewise recognises that Family Violence is unacceptable in any relationship and Clients experiencing Family Violence will be treated with dignity and respect.

The support of Clients experiencing Family Violence and their family is the highest priority. Clients who indicate or disclose Family Violence are able to access support from Edgewise that is appropriate to their circumstances.

## **ASSISTING CLIENTS**

Edgewise can assist vulnerable Clients, including those experiencing Financial Hardship or Family Violence by:

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

If acting under a binder agreement these assistance measures may be expanded and varied depending on what our insurance partners have established.

In circumstances where the issue is complex or unable to be dealt with by the primary person who took the call, it is to be immediately referred to the Compliance Team for consideration.

The Client must be informed of this action.

## **THIRD PARTIES**

If Edgewise are advised or we identify that a Client or potential Client requires support from a third party (eg: lawyer, interpreter, or friend) we will make reasonable accommodations to allow for this.

## **FINANCIAL HARDSHIP**

Financial Hardship occurs when Clients' experience difficulty in meeting their financial obligations to Edgewise or our insurance partners.

We understand that Financial Hardship can affect anyone. We will treat our Clients with respect, empathy and understanding and will work with them to identify the type of support they require.

The support Edgewise can offer does not include support with paying the premiums under an insurance policy, but we will refer the matter to the insurer. A client also has a right to ask for a claim to be fast-tracked if they have an urgent financial need to have the claim paid.

To apply for consideration under your insurers Financial Hardship Policy you or your nominated representative will need to complete their assessment form and provide evidence to support your application. We encourage you to contact us to discuss your situation and we can assist you or your nominated representative to understand your options and/or to apply to your insurer for Financial Hardship consideration.

If you or your nominated representative submit an application for Financial Hardship support, we will lodge it with your insurer and keep you or your nominated representative informed about the progress of your application.

Sometimes clients may need extra help to get through a difficult time. Free, confidential, independent financial counselling is available through the National Debt Helpline – 1800 007 007.

## **TRAINING**

Training is tailored to all employee roles within the business and the degree of contact they have with Clients.

Edgewise will aim to ensure that all employees have been trained and receive ongoing training so that they:

- are aware of Edgewise policies and procedures when they are engaging with vulnerable Clients;
- identify vulnerable Clients, including those affected by Family Violence;
- deal appropriately and sensitively with vulnerable Clients; and

- apply the Family Violence & Supporting Vulnerable Clients policy and related policies and procedures relevant to their role in dealing with Clients.

Training is aimed at assisting employees to reduce the impact of vulnerability and Family Violence on Clients.

## **CONFIDENTIALITY**

We recognise the importance of protecting the private and confidential information of our Clients and we will work with you to ensure confidentiality is maintained.

## **REPORTING**

Any notification of Vulnerability or Financial Hardship received by a member of staff must be reported to the Compliance Manager.

## **SUPPORT SERVICES AND RESOURCES**

**1800RESPECT** – National 24-hour Domestic & Family Violence and Sexual Assault line.

Phone: 1800 737 732

Website: [1800respect.org.au](http://1800respect.org.au)

**Beyond Blue** – 24/7 support to people experiencing anxiety or depression.

Phone: 1300 224 636

Website: [beyondblue.org.au](http://beyondblue.org.au)

**Lifeline** – 24/7 counselling & referral service for people in a crisis situation.

Phone: 13 11 14

Website: [lifeline.org.au](http://lifeline.org.au)

**MENSLINE** – 24/7 support, information and referral service for men with family and relationship issues.

Phone: 1300 789 978

Website: [mensline.org.au](http://mensline.org.au)

**National Association of Community Legal Centres** – An independent not-for-profit community organisation that provides legal and related services to the public, focusing on the disadvantaged and people with special needs.

Website: [naclc.org.au](http://naclc.org.au)

**National Debt Helpline** – Financial counselling is a free, confidential service to assist people in financial difficulty.

Phone: 1800 007 007 (9.30am to 4.30pm, Monday to Friday)

Website: [ndh.org.au](http://ndh.org.au)

**National Relay Service (NRS)** – An Australian Government initiative that supports people who are deaf or who have difficulties hearing or speaking on the telephone. This service has specially trained staff who can change voice or text or text to voice and AUSLAN to English or English to AUSLAN. Clients in need of this service must register.

Voice relay number: 1300 555 727 (TTY 133 677)

SMS relay number: 0423 677 767

**Translating and Interpreting Service** – The Translating and Interpreting Services (TIS National) is an interpreting service provided by the Department of Home Affairs for people with limited English language proficiency and for agencies and businesses that need to communicate with their non-English speaking clients.

Phone: 131 450

Website: [www.tisnational.gov.au](http://www.tisnational.gov.au)