

COFFRE-FORT

THE UNDERWRITING AGENCY

**GENERAL INSURANCE
FAMILY VIOLENCE
POLICY**

INTRODUCTION

This policy applies to all Coffre-Fort customers that may be affected by family and domestic violence.

We recognise that family, domestic and/or financial abuse is a serious and prevalent issue in Australian society. This Policy outlines Coffre-Fort's approach to managing vulnerable customers affected by family violence. We encourage customers experiencing family violence to notify us of that fact by whatever means they feel comfortable.

This family violence Policy applies to Coffre-Fort Pty Ltd, CoverDirect Pty Ltd and all associated entities (collectively the Company). The policy applies to all customers which includes anyone that has applied for or purchased travel insurance policies issued or distributed by Coffre-Fort, Cover Direct or any authorised representatives. These include 1Cover Pty Ltd, iTrek Pty Ltd, Simply Travel Insurance Pty Ltd and Insurance Geeks Pty Ltd (trading as Zoom Travel Insurance or Travel Insurance New Zealand). It also includes third party beneficiaries to an insurance policy.

Family Violence

Under 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". However, we acknowledge that family violence means much more than physical violence. It includes emotional abuse, threats and intimidation, psychological abuse, sexual abuse, technological abuse, financial/economic abuse and damage to property and animals. We consider that the safety of our customers affected by domestic and financial abuse is paramount. Customers affected by family violence fall within a broader class of 'vulnerable customers'.

Supporting our customers in difficult times

Where customers indicate or advise us of family violence or where we have reason to believe that family violence is occurring, we will support our customers in difficult times by doing the following:

- Treat customers affected by family violence, fairly and sensitively, with dignity and respect.
- Consider the safety of the customer and their family when making any decision
- provide additional support and assistance when providing insurance services, where reasonable.
- Provide a copy of the public family violence policy to a customer upon request. If a customer is dissatisfied with our management of their vulnerability, they can lodge a complaint.

- We will be flexible and vary our approach based on individual circumstances, including providing more personalised support to help customers to navigate our processes.

How we will handle insurance claims made by customers experiencing Family Violence

Where a claim is made by a customer that we identify is or self-identifies as being affected by family violence, we will handle their claim with sensitivity, flexibility, empathy and care.

If the claim is identified as requiring an outcome outside of our standard processing times, Coffre-Fort has a Fast Track process where:

- Our system will be flagged that the claim is a sensitive case and that it requires fast track assessment and will include information such as the customers preferred contact method/s and if they are experiencing financial hardship.
- A claims specialist of our claims team with appropriate authority and skillsets will assess the claim ahead of other claims in our system, based on its merits and the documentation provided.
- The outcome of the assessment will be communicated to the customer and any payments will be processed to the appropriate person or persons
- We will not require evidence of family violence in order to trigger this family violence Policy. If a customer informs us that they are affected by family violence, then we will treat him/her in accordance with this policy without further evidence being required.
- We will treat all information about a customer affected by family violence as sensitive and will take steps to ensure the information is kept confidential.
- Discuss with the customer the safest ways to communicate with them and record these on the customer's file.
- Where reasonable, we will minimise the information that a customer is required to provide and the number of times a customer is required to disclose the same information, noting that they may not have access to their personal information, records and documents.
- Where possible, provide customers with consistency in speaking to one staff member, who is appropriately trained.

Training our employees to assist you

All our customer-facing employees (including claims and sales staff) will receive training relevant to their roles. Additionally, we have dedicated employees within our claims, sales and complaints areas who will have specialist skills and knowledge to support customers experiencing family violence with extra care and flexibility.

Financial hardship

Financial hardship means situations where you may have difficulty in meeting your financial obligations. We will a customer who we identify or who self-identifies as affected by family violence, what their financial situation is, to determine whether they are also experiencing financial hardship. We have trained our employees to identify if you are experiencing financial hardship and decide how we may be able to provide support to you. We may support you in a number of ways including fast-tracking of claims if you have an urgent financial need, payment options for your claims excess, or putting action to recover an amount from you on hold if we identify you are experiencing financial hardship.

Confidentiality

We understand that customers who are experiencing family violence may be put at risk if information is disclosed. We will always keep confidential your personal and other confidential information – such as your physical address and telephone number. In addition to our Privacy Policy, we will discuss safe ways to communicate with you and record these on our system. 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.

Other services that may help (Australia only)

For further assistance with family violence please contact one of the following support services.

AGENCY (hyperlinked to website)	CONTACT NUMBER	SERVICE
<u>1800RESPECT</u>	1800 737 732	24 -hour national sexual assault, family and domestic violence counselling line for any Australian who has experienced, or is at risk of, family and domestic violence and/or sexual assault.
<u>Lifeline</u>	13 11 14	Lifeline has a national number who can help put you in contact with a crisis service

		in your State. Anyone across Australia experiencing a personal crisis or thinking about suicide can call 13 11 14.
<u>Men's Referral Service</u> (No to Violence)	1300 766 491	The service from No to Violence offers assistance, information and counselling to help men who use family violence.
<u>ACON</u>	(02) 9206 2000	LGBTI health organisation offering information, referrals, counselling, advocacy and practical support for LGBTI people in NSW experiencing family and domestic violence.
Aboriginal Family Domestic Violence Hotline	1800 019 123	Victims Services has a dedicated contact line for Aboriginal victims of crime who would like information on victims' rights, how to access counselling and financial assistance.
Relationships Australia	1300 364 277 (for the cost of a local call)	A leading provider of relationship support services for individuals, families and communities with the aim to support all people in Australia to achieve positive and respectful relationships.
Australian Childhood Foundation	1800 176 453 (03) 9874 3922	Counselling for children and young people affected by abuse.
Suicide Call Back Service	1300 659 467	Free counselling 24/7, whether you're feeling suicidal, are worried about someone else, or have lost someone to suicide.
National Disability Abuse and Neglect Hotline	1800 880 052	An Australia-wide telephone hotline for reporting abuse and neglect of people with disability.

Review and publication of this policy

This policy will be reviewed every two years to ensure it remains consistent with General Insurance Code of Practice requirements, as well as the changing nature of the organisation.

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