

## Family Violence Policy – June 2020

This guide sets out the standards of conduct undertaken by Topsail Insurance Pty Ltd in accordance with the General Insurance Code Practice (the Code). The objective is to assist any customers affected by family violence.

We are committed to managing customers who are experiencing family violence with empathy, sensitivity and with the utmost consideration to customer's security and individual financial circumstances

We recognise that family violence is a serious and prevalent occurrence in Australian society. We aim to provide customers affected with entitlements to safe, supportive, timely and flexible assistance.

### Definitions

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 more than physical violence. It includes emotional abuse, psychological abuse, sexual abuse, financial or economic abuse and damage to property.

"Customer" means an individual insured, a third party beneficiary, a potential customer or an individual we are seeking to recover money from.

### Training

We provide appropriate training to all our staff and service suppliers who:

- Engage with customers
- Are managers of staff who engage with customers, and who are responsible for who this engagement occurs
- Are responsible for the development of products, processes and systems

Our training considers the nature of consequences of family violence, how to identify the signs of family violence, how to engage effectively and appropriately with affected customers and how to apply this policy.

We review and update our training regularly and as required.

### Private and Confidential Information

We are committed to security of your personal information and will engage with you to determine your preferred methods of communication. We will minimise the need for customers to repeat disclosure.

You can ask a support person to contact us, such as a financial or legal counsellor, your Insurance Broker or any one else you deem appropriate. We need your permission to talk to your support person, so if you wish to have them act on your behalf you will need to provide us with a written "Letter of Authority" that confirms this.

### Claims Handling

We are not authorised to handle claims on behalf of underwriters however the claims handlers will handle your claim with flexibility, transparency and care.

### Financial Hardship Assistance

We understand that financial difficulty can affect anyone. We believe in treating our customers with respect,

empathy and in a non-judgemental manner.

We also understand that your circumstances are unique and will work with you to identify the type of assistance that best suits your situation

In addition to the Code's existing requirements about Financial Hardship, we will fast-track the financial hardship request and provide options for the customer to retain their policy if they say they cannot pay their premium.

### **Referrals**

For further assistance with family violence we recommend you contact the following

#### **Australia-Wide**

- Kildonan Uniting Care
- 1800 RESPECT
- Domestic and Family Violence Response Training

#### **Australian Capital Territory**

- Legal Aid ACT

#### **New South Wales**

- NSW Health Education Centre Against Violence
- Women's Domestic Violence Court Advocacy Service
- Gendered Violence Research Network, UNSW
- Ask LOIS (Women's Legal Service NSW)
- LawAccess NSW
- Legal Aid NSW

#### **Northern Territory**

- Northern Territory Legal Aid Commission

#### **Queensland**

- Queensland Centre for Domestic and Family Violence Research
- Legal Aid Queensland

#### **South Australia**

- Legal Services Commission of South Australia

#### **Tasmania**

- Legal Aid Commission of Tasmania

#### **Victoria**

- Domestic Violence Resource Centre Victoria
- Victoria Legal Aid

#### **Western Australia**

- Women's Council for Domestic and Family Violence Services
- Legal Aid WA