

# Family Violence & Supporting Vulnerable Customers Policy

Family violence is a complex issue that is present throughout our communities. This family violence and vulnerable Customers policy (**'Policy'**) has been developed to comply with the General Insurance Code of Practice (**'the Code'**) issued by the Insurance Council of Australia. Heavy Motor Insurance Australia (**'HMIA'**) is committed to supporting people affected by family violence and treating them with the utmost dignity and respect.

For the purposes of this Policy, reference to 'Customers' includes Customers of HMIA as well as any other individuals entitled to financial hardship support as described under the Code.

HMIA recognises that family violence means much more than physical violence. It includes emotional abuse, psychological abuse, sexual abuse, financial or economic abuse and damage to property.

Our priority is to ensure that whenever family violence is identified or suspected, the safety of the customer and their family whom are affected by family violence are protected.

## HELPING CUSTOMERS

HMIA will be flexible and we will vary our approach based on Customers' individual circumstances, including providing personalised support.

HMIA can assist Customers experiencing 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 assistance; and
- referral to specialist support services.

## OUR EMPLOYEES

Our employees are trained so that they can deal appropriately and sensitively with Customers affected by family violence.

We are committed to training our employees to help them:

- understand if a Customer may be vulnerable;
- determine how best to support a vulnerable Customer;
- take account of a Customer's particular needs or vulnerability; and
- engage with a vulnerable Customer with sensitivity, dignity, respect and compassion.

This may include arranging additional support and a referral to specialised people or services.

## SERVICE SUPPLIERS

HMIA will ensure that our service suppliers who deal directly with Customers are also trained to deal appropriately with cases of family violence.

## PRIVACY

We recognise that ensuring our Customers' personal information is kept private and secure is essential in family violence situations. At all times, we will ensure our Customers' personal and sensitive information is treated with confidentiality. For further information please refer to our Privacy Policy located at [www.hmia.com.au](http://www.hmia.com.au).

**SUPPORT SERVICES**

<b>Agency</b>	<b>Phone</b>	<b>Website</b>	<b>Services available</b>
<b>1800 RESPECT</b>	1800 737 732	1800respect.org.au	National 24-hour Domestic & Family Violence and Sexual Assault Line.
<b>Beyond Blue</b>	1300 224 636	beyondblue.org.au	24/7 support to people experiencing anxiety or depression.
<b>Lifeline</b>	13 11 14	lifeline.org.au	24/7 counselling & referral service for people in a crisis situation.
<b>MENSLINE</b>	1300 789 978	mensline.org.au	24/7 support, information and referral service for men with family and relationship issues.
<b>National Association of Community Legal Centres</b>		naclc.org.au	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.
<b>National Debt Hotline</b>	1800 007 007	ndh.org.au	Financial counselling is a free, confidential service to assist people in financial difficulty.