

Vulnerable Clients Policy

Purpose

This policy sets out Key Insurance Group Australia's ("KEY") commitment to assist Customers that may be affected by Family Violence with sensitivity, dignity, respect and compassion. We will take into account such Customers' security and financial hardship circumstances where applicable.

We will:

- treat you with respect and dignity, and exercise discretion and sensitivity;
- make sure that safety is paramount for anyone affected by Family Violence;
- assist you to access support services where possible;
- consider if you are suffering Financial Hardship and exercise compassion; and
- provide you with contact details of people or services, with specialist training and experience who may be able to assist you with your personal circumstances

Tell us about your situation if you can

If you are on a call with one of our employees/ARs and can tell us about your circumstances or concerns, please do this so we can offer support and assistance in a timely manner. We will handle your complaint with sensitivity, flexibility and care where:

- you and the alleged perpetrator are joint policyholders; or

- the alleged perpetrator has caused the claim or is involved in relation to the subject matter of the complaint — for example, by damaging the property the subject of the complaint.

We will not require you to do either of the following (unless you are comfortable doing so):

- make direct contact with the alleged perpetrator; or
- make police report about the alleged perpetrator.

Definitions

“**Customer, you, your**” means an individual insured, a third-party beneficiary, a potential customer or an individual Underwriters or their representatives are seeking to recover money from.

“**Family Violence**” means 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, including by way of:

- physical violence;
- emotional abuse;
- psychological abuse;
- sexual abuse;
- financial or economic abuse; or
- damage to property.

“**We, us, our**” means KEY Insurance Group.

Awareness and Training

KEY employees/Authorised Representatives (ARs) who are likely to have contact with retail customers (as applicable to their roles and responsibilities) are provided with awareness training to understand and decide how to best support customers who are experiencing vulnerability – including people affected by family violence.

This policy complements this training and internal procedures to assist employees/ARs identify, support and avoid harm to customers affected by family violence.

We provide appropriate training to all our customer facing employees/ARs to help them:

- understand if you may be vulnerable;
- identify, support and avoid harm to Customers affected by Family Violence;
- decide about how best, and to what extent, we can support you;
- protect private and confidential, and personal information of Customers affected by Family Violence;
- take account of your needs or vulnerability; and
- engage with you with sensitivity, dignity, respect and compassion — this may include arranging additional support, for example referring you to people, or services, with specialist training and experience.

We will review and update our training as required.

Support and Assistance

When we become aware that you may be in a Family Violence situation, we will make a record of this on our file with your agreement and try to minimise the need for you to make repeated disclosure to us about your situation.

Our employees/ARs may ask you questions about your current situation to understand whether it is safe to continue with the call at that time. We will also discuss safe ways to communicate with you and record this on file. For example:

- a) the name and contact number of a support person, if you've nominated one and given us your consent to speak with them. A support person may be a lawyer, consumer representative, counsellor, interpreter, relative or friend;

- b) the safest and most suitable time and method to contact you or your support person; or
- c) whether it is safe to leave phone messages, send e-mails or send documents via post.
- d) If you prefer to only speak to an employee/AR of a particular gender because of your circumstances, we will arrange this wherever it is practical for us to do so.

KEY is committed to:

- ensuring employees/ARs are aware of the procedures in place to deal with customers affected by family violence including the appropriate local referral pathways and contacts for support services;
- training for relevant employees/ARs to help them be aware of the prevalence of family violence and to improve skills to hold careful and sensitive conversations with affected customers and to escalate issues to a senior team member, if required;
- sensitive claims handling processes in place for claimants affected by family violence including considerations of confidentiality and privacy; and
- supporting our employees/ARs in dealing with vulnerable customers.

External Support Services

If you are experiencing family or domestic violence, help is available on any of the following free services:

1800RESPECT: www.1800respect.org.au or at 1800 737 732 (24 hours)

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.

NSW Domestic Violence Line: www.facs.nsw.gov.au or at 1800 656 463 (24 hours)

The Domestic Violence Line is a NSW state-wide telephone crisis counselling and referral service for women, including trans-women.

Lifeline: www.lifeline.org.au or at 13 11 14

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

Relationships Australia: www.relationships.org.au or at 1300 364 277

A leading provider of relationship support services for individuals, families and communities. It aims to support all people in Australia to achieve positive and respectful relationships.

Men's Line Australia: www.mensline.org.au or at 1300 789 978

Supports men and boys who are dealing with family and relationship difficulties. 24 hour telephone and online support an information service for Australian men.

ACON: www.acon.org.au or at (02) 9206 2000

LGBTI health organisation offering information, referrals, counselling, advocacy and practical support for LGBTI people in NSW experiencing family and domestic violence.