Supporting Customers affected by Domestic and Family Violence

At Auto & General Insurance Australia, we provide insurance products designed to safeguard a brighter future for our customers and our employees.

We recognise that domestic and family violence is serious and affects a cross section of individuals within the Australian community. We are committed to supporting customers who are affected by domestic and family violence.

Immediate Danger
If you are feeling unsafe and in immediate danger, call (Triple Zero) 000.

Delivering timely, targeted assistance

We regard all forms of violence as a violation of fundamental human rights. Violence takes many forms and may threaten the victim's physical health, financial security and emotional wellbeing.

We will minimise the risk of harm through interactions with our organisation and provide timely, targeted assistance to customers based on their unique circumstances within the bounds of the products we offer.

Our employees and distributors have completed domestic and family violence training relevant to their role, including how to identify, respond to and support customers impacted by domestic and family violence. We will continue to invest in employee training and process improvement to better support customers affected by family violence.

This policy outlines our commitment to provide support tailored to our customers' needs and appropriate for their unique situation.

Confidentiality:

A customer has the right to choose whether they disclose information about being affected by family violence. We encourage customers to tell us so we can work with them and provide relevant support.

The handling of personal information under this Domestic and Family Violence Policy is governed by the privacy policies of the Group and our distributors (as applicable).

All personal information concerning family violence will be kept confidential and only shared with those supporting the customer interaction, except to the extent that disclosure is required by law. We may seek consent to disclose information to our distributors should this be of benefit to the customer.

This policy applies to Auto & General Insurance Company Ltd, Auto & General Holdings Pty Ltd and Auto & General Services Pty Ltd (collectively, 'Auto & General Insurance Australia"), its employees and distributors.

Disclosure of domestic and family violence:

Disclosing family violence will not prejudice our customers' eligibility to maintain a policy or make an eligible claim (policy underwriting criteria continues to apply).

We will minimise the need for customers to repeat any disclosure by asking permission to record details of the situation and put a flag on their policy.

We can support customers by providing:

- **Assistance separating a joint policy:** We understand that insurance provides peace of mind, and we will support customers to start an independent policy and maintain continuity of cover.
- **Additional measures to safeguard customer privacy:** Protecting customer information can have safety implications in a family violence situation. With customer safety and security in mind, we have provisions to add an additional layer of policy security.
- **Contact details for relevant support organisations:** We will support customers affected by family violence, engaging with sensitivity and respect. Where appropriate, we may offer contact details for organisations who offer support for the circumstances disclosed.
- **Preferred communication methods:** Customer privacy and safety are paramount. We can discuss specific ways to communicate safely, such as using alternate contact methods or specified times.

Financial Support we may offer

We acknowledge the impact of family violence can be overwhelming and place immediate financial pressure on customers. We can offer support such as:

- **Fast-tracked review of a financial hardship application:** If customers are affected by family violence and in financial hardship, we will fast track the review of a Financial Hardship application.
- **Flexibility with payments:** We will work with affected customers to explore various payment options, with the goal of maintaining cover. We will handle any outstanding debt collections with sensitivity.
- **A delay in mid-term premium change (if applicable):** When a policy change is required to protect customer wellbeing and this has an impact on the premium, we may make the decision to delay a premium increase, to be reassessed at renewal.

Claims Handling

We also have dedicated claims teams that can provide support for those customers experiencing or impacted by domestic and family violence. At claims time, we can provide:

- **Immediate support to assist with a claim:** We will make the claims experience as smooth as possible for customers experiencing or affected by family violence and provide lodgement support based on the customer's circumstances.

- **A primary point of contact to support customers throughout their claim:** Where customers require an extra level of care and support based on their situation, we may assign a primary point of contact, to minimise the need for repeated disclosure of sensitive information.
- **Additional tailored support when making a claim:** Our leaders are empowered to provide additional tailored support aligned to their role responsibilities.

Expert support for our customers:

We are committed to supporting our customers within the bounds of our insurance expertise. A list of organisations that provide free and confidential support services for all Australians is included below:

1800 Respect (National Sexual Assault, Domestic Violence Counselling Service)
Offers confidential online and telephone counselling, information and referral services.

1800 737 732 (1800 RESPECT)
24 hours a day, 7 days a week.

1800respect.org.au
1800 Respect Website

Mensline Australia
A free telephone and online counselling service for Australian men with emotional health and relationship concerns.

1300 789 978
24 hours a day, 7 days a week.

mensline.org.au
Mensline Website

Lifeline
A national charity that provides all Australians with access to crisis support and suicide preventic services.

13 11 14
24 hours a day, 7 days a week.

lifeline.org.au
Lifeline Website

Kids Help Line
A free and confidential telephone and online counselling service for children and young adults aged 5 to 25, as well as their parents, carers and teachers.

1800 551 800
24 hours a day, 7 days a week.

kidshelpline.com.au
Kids Helpline Website

Q Life

Provides anonymous and free LGBTI peer support and referral for people in Australia wanting to talk about sexuality, identity, gender, bodies, feelings or relationships.

1800 184 527
3pm - 12pm every day.

qlife.org.au
QLife Website

Elder Abuse Prevention Unit

Provides support, referrals and information to Australians who experience, witness or suspect th abuse of an older person by someone the person knows and trusts.

1800 353 374 (1800 Elder Help)
9am - 5pm Monday to Friday.

eapu.com.au/
EAPU Website

Employee Support:

Where employees are affected by family violence, we have an internal employee policy in addition to our Employee Assistance Program.

The policy includes provisions for paid and unpaid leave, prioritising the safety, wellbeing and support of individuals affected by family violence.

We are committed to assisting our customers and employees impacted by domestic and family violence and will discuss options available based on individual circumstances.