Domestic and Financial Abuse Policy

Business Insurance Group Australia Pty Ltd, including its Corporate Authorised Representative Ironside Insurance Services Pty Ltd T/as Business Insurance Group (BIG)

Introduction

This document sets out our commitment to victims of domestic or financial abuse. It is regularly reviewed and has been endorsed by our Managing Director and Senior Management, who receive regular reporting on matters relating to domestic and financial abuse and have ultimate accountability for this Policy.

The purpose of this Policy is to inform all our staff, stakeholders and customers of our approach to identifying and supporting people affected by domestic and financial abuse.

We recognise that domestic and/or financial abuse is a serious and prevalent issue in Australian society. We acknowledge that domestic violence means much more than physical violence. It includes emotional abuse, psychological abuse, sexual abuse, financial or economic abuse and damage to property. We consider that the safety of our customers affected by domestic and financial abuse is paramount.

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."

At Business Insurance Group Australia incorporating Ironside Insurance Services we aim to provide our affected customers with safe, supportive, timely and flexible assistance.

For this Policy our "customers" are an individual insured, a third-party beneficiary, a potential customer or an individual that an insurer is seeking to recover money from.

We have appointed a Domestic and Financial Abuse Officer (DFA Officer) who is responsible for:

- ensuring that our staff are aware of the contents of this Policy and of our commitment to victims;
- ensuring that staff undertake appropriate training;
- monitoring compliance with this Policy;
- regularly reporting on compliance to our Managing Director; and
- reviewing and updating this Policy on a regular basis.

Our DFA Officer can be contacted at 07 3380 7901

Training

We provide training to all relevant members of our staff and our distributors. The training is designed to ensure that our staff and distributors:

- recognise domestic and financial abuse;
- understand the consequences of domestic and financial abuse;
- understand how to engage effectively and appropriately with affected customers; and
- understand how to apply this poliy

Confidentiality

We recognise the importance of protecting the private and confidential information of our customers affected by domestic or financial abuse. We are committed to ensuring confidentiality is maintained.

We will work with you to ensure confidentiality. This could include assisting you to change access to our systems, updating your contact details, offering different methods of communication and agreeing to the appointment of a trusted person to act on your behalf.

Disclosure

We understand the need for us to minimise the information that we require customers affected by domestic or financial abuse to disclose and the number of times they are required to disclose information about their situation.

When customers have been recognised as being affected by domestic or financial abuse, we have processes in place to limit the extent of disclosure.

Claims

Where we are involved in handling claims we have established claims processes that recognise the need for appropriate and sensitive handling of claims for customers affected by domestic or financial abuse. These processes include consideration of Confidentiality and Disclosure.

Financial Hardship and Collection arrangements

If a customer is identified as being affected by domestic or financial abuse then we will make suitable enquiries with the customer about their financial situation to determine whether they are experiencing financial hardship.

We understand that financial hardship can affect anyone. We will treat our customers with respect, empathy and understanding and will work with them to identify the type of support they require.

We will assist our customers to complete a financial hardship application form and gather supporting documents. We will fast track any financial hardship request and provide options to retain their insurance policy if they say they cannot pay their premium.

Where we become aware that a customer's debt involves a situation of domestic or financial abuse then will not refer the debt on to a third-party debt collection agency. We will consider the risks involved in attempting to recover debts in these situations.

Sometimes customers may need extra help to get through a difficult time. Free, confidential, independent financial advice is available from Financial Counselling Australia or call the national financial counselling hotline on 1800 007 007.

Assistance

Should you require additional assistance help is available from a number of specialist services:

1800RESPECT - telephone or online counselling, information on safety planning, and information on how to support someone who is experiencing domestic and family violence. Call 1800 737 732.

Lifeline - 24-hour crisis support and suicide prevention services. Call 13 11 14.

Mensline Australia - national telephone and online support, information and referrals for men with family and relationship concerns. Call 1300 789 978.

Child Protection Helpline – 132 111

Kids Helpline - telephone and online counselling service specifically for young people aged between 5 and 25. Call 1800 551 800.

Australian Childhood Foundation - counselling for children and young people affected by abuse. Call 1800 176 453 / 03 9874 3922.

ACT Legal Aid ACT - 1300 654 314
Domestic Violence Crisis Service – 02 6280 0900 (24/7)

NSW Legal Aid NSW – 1300 888 529
Domestic Violence Line – 1800 656 463 or 1800 671 442 (24/7)

NT Northern Territory Legal Aid Commission – 1800 019 343
Domestic Violence Crisis Line – 1800 019 116 (24/7)

QLD Legal Aid Queensland – 1300 651 188
DV Connect Crisis Support – 1800 811 811 (24/7)

SA Legal Services Commission of South Australia – 1300 366 424
Women's Safety Services – 1800 800 098 (24/7)

TAS Legal Aid Commission of Tasmania – 1300 366 611
Family Response and Referral Line – 1800 633 937 (24/7)

VIC Victoria Legal Aid – 1300 792 387
Safe Steps Family Violence Response Centre – 1800 015 188 (24/7)

WA Legal Aid WA – 1300 650 579
Women's Domestic Violence Helpline – 1800 007 339 (24/7)