

Lloyd's Australia Family Violence Policy

Effective date: 1 July 2020

Purpose

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

We will usually engage with Customers when we conduct a review of Customers' complaints on behalf of Lloyd's Underwriters. The purpose of this policy is to outline principles and processes we will adhere to in assisting Customers who may be experiencing Family Violence.

Application

We are a signatory to the General Insurance Code of Practice.

We provide an internal dispute/complaints process in relation to Lloyd's policyholders where the complaint relates to a General Insurance Policy which falls within the jurisdiction of the Australian Financial Complaints Authority (AFCA) as set out in its Rules (See <https://www.afca.org.au>). This policy applies to all such complaints reviewed by Us.

Certain terms have special meaning as set out in the Definitions section below.

Our approach

The principles below outline Our approach to assisting Customers who may be experiencing Family Violence.

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.

If you are in immediate danger

Call the police on 000 if you are in immediate danger. Once you are safe you can contact us in relation to your complaint.

Tell us about your situation if you can

If you are on a call with one of our employees 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:

- a. you and the alleged perpetrator are joint policyholders; or
- b. 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):

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

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 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.

If you prefer to only speak to an employee of a particular gender because of your circumstances, we will arrange this wherever it is practical for us to do so.

Private and Confidential Information

We will handle your personal information in accordance with the Privacy Act 1988 (Cth) and any other applicable laws.

We are committed to the security of your personal information and will engage with you to determine your preferred methods of communication.

We will not disclose your personal information to the alleged perpetrator of the Family Violence if you tell us who they are, even if they are a joint policyholder, unless we are required to do so by law.

We recommend that you update any personal security codes you use to prevent the alleged perpetrator from accessing your information, especially if the codes are based on information they may be aware of.

Financial Hardship Assistance

If you tell us, or we identify, that you are being affected by Family Violence, we will ask about your financial situation to determine if you are experiencing Financial Hardship.

If we determine that you need Financial Hardship assistance, we will assess your complaint in line with our Financial Hardship policy. For example, we will:

- ensure any recovery action is put on hold until our review is complete; and
- make you aware of certain free assistance services which may be available to you.

Training

We provide appropriate training to all our Customer facing employees to help them:

- a. understand if you may be vulnerable;
- b. identify, support and avoid harm to Customers affected by Family Violence;
- c. decide about how best, and to what extent, we can support you;
- d. protect private and confidential, and personal information of Customers affected by Family Violence;
- e. take account of your needs or vulnerability; and

- f. 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 on a regular basis.

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, including by way of:

- a. physical violence;
- b. emotional abuse;
- c. psychological abuse;
- d. sexual abuse;
- e. financial or economic abuse; or
- f. damage to property.

“We, us, our” means Lloyd’s Australia Ltd.

Assistance Services

The following is a list of specialist service providers that may be able to assist you if you are experiencing Family Violence. We do not have any affiliation or relationship with these organisations and are not responsible for any assistance services they may provide.

Location	Organisation	Contact number
Australia wide	1800 RESPECT https://www.1800respect.org.au/	1800 737 732
Australia wide	Lifeline https://www.lifeline.org.au/	13 11 14
Australia wide	Mensline https://mensline.org.au/	1300 78 99 78
Australia wide	Beyond blue https://www.beyondblue.org.au/	1300 224 636
Australia wide	National debt helpline https://ndh.org.au/	1800 007 007
ACT	Domestic violence crisis service https://dvcs.org.au/ Legal Aid ACT helpline https://www.legalaidact.org.au/	6280 0900 1300 654 314
NSW	NSW Domestic violence helpline	1800 65 64 63

Location	Organisation	Contact number
	https://www.facs.nsw.gov.au/domestic-violence/helpline LawAccess NSW https://www.lawaccess.nsw.gov.au/ Legal Aid NSW https://www.legalaid.nsw.gov.au/what-we-do/domestic-violence	1300 888 529
NT	Northern Territory Legal Aid Commission Helpline https://www.legalaid.nt.gov.au/	1800 019 343
Queensland	DV connect http://www.dvconnect.org/ Legal Aid Queensland https://www.legalaid.qld.gov.au/Find-legal-information/Relationships-and-children/Domestic-and-family-violence	1800 811 811 1300 651 118
South Australia	Legal Services Commission of South Australia https://lsc.sa.gov.au/	1300 366 424
Tasmania	Family violence counselling and support service https://www.health.tas.gov.au/service_information/children_and_families/family_violence_counselling_and_support_service Legal aid commission of Tasmania https://www.legalaid.tas.gov.au/	1800 608 122 1300 366 611
Victoria	Safe steps https://www.safesteps.org.au/ Victoria legal aid https://www.legalaid.vic.gov.au/find-legal-answers	1800 015 188 1300 792 387
Western Australia	Domestic violence helpline Legal Aid WA https://www.legalaid.wa.gov.au/find-legal-answers/family/family-violence-and-your-safety	1800 007 339 1300 650 579