

# FAMILY VIOLENCE & SUPPORTING VULNERABLE CUSTOMERS POLICY

Aircrew Insurance is a Business Name of Strategic Underwriting Pty Ltd (ABN 71 619 739 212 AFSL 554 636), referred to as 'Aircrew Insurance', we, 'us', or 'our' in this Policy) is committed to supporting customers who are experiencing vulnerability or are affected by family violence.

This Policy applies to retail insurance products issued by Aircrew Insurance. For the purpose of this Policy, "Customer" means current or prospective retail insurance policyholders and includes both individuals and representatives of small businesses who acquired the retail insurance products issued by Aircrew Insurance.

## WHAT IS VULNERABILITY

You may be vulnerable due to your ability or circumstances. Your vulnerability may be temporary or permanent. We recognise that a person's vulnerability may be due to a range of factors such as:

- illness or disability;
- age;
- mental health condition;
- physical health condition;
- family violence, including physical, emotional, psychological, sexual, financial or economic abuse, or damage to property;
- literacy barrier;
- language barrier;
- cultural background;
- Aboriginal or Torres Strait Islander status;
- remote location; or
- financial distress

## OUR APPROACH AND COMMITMENT

We are committed to taking extra care with customers who are experiencing vulnerability or are affected by family violence. We appreciate that a person's vulnerabilities or being affected by family violence can give rise to unique needs, and those needs can change over time and in response to particular situations.

We encourage you to let us know if you are experiencing vulnerability or being affected by family violence. We will not ask you to disclose information about your vulnerability or family violence more than once. We understand that you may feel more comfortable speaking to another employee and we will arrange this if you ask us to do so.

If you tell us, or we identify, that due to a vulnerability you need additional support or assistance, we will work with you and try to find a suitable, sensitive and compassionate way for us to proceed.

Additional support may include making it easier for you to communicate with us, referring you to a financial counsellor or an appropriate community support service.

If you tell us, or we identify, that you need additional support from someone else (for example, a lawyer, consumer representative, interpreter or friend), then we will recognise this and allow for it in all reasonable ways.

## COMMUNICATION SERVICES

If you require assistance in communicating with us, we encourage you to access the

### **Translating and Interpreter Service**

Telephone: 131 450

You can ask them to call Aircrew Insurance on 1300 089 847

**Teletypewriter Services** are available at the **National Relay Service**

Voice Relay: 1300 555 727

TTY: 133 677

SMS Relay: 0423 677 767

You can ask the service provider to contact Aircrew Insurance on 1300 089 847 during our business hours: 8.30am – 5:00pm, Monday to Friday (excluding public holidays).

## FAMILY VIOLENCE ASSISTANCE

Family violence is a major national health and welfare issue that can have lifelong impacts for victims and perpetrators. It affects people of all ages and from all backgrounds, but predominantly affects women and children.

In addition to our commitment to providing necessary support to our customer who are affected by family violence, we also encourage customers to seek assistance from specialist organisations which are available to provide, mostly free services and support, to people who are affected by family violence.

A list of specialist organisations is shown in Appendix A.

## APPENDIX A – SPECIALIST ORGANISATIONS PROVIDING SUPPORT TO PEOPLE WHO ARE AFFECTED BY FAMILY VIOLENCE

### AUSTRALIA WIDE

#### 1800 Respect

Telephone: 1800 737 732  
www.1800respect.org.au  
National 24-hour Domestic & Family Violence and Sexual Assault Support Line

#### Lifeline

Telephone: 13 11 44  
www.lifeline.org.au  
National 24 hour counselling and referral service for people in a crisis situation

#### Mensline

Telephone: 1300 789 978  
www.mensline.org.au  
National 24-hour support, information and referral service for men with family and relationship issues

### NSW

#### Women's Domestic Violence Advocacy Service

Telephone: 1300 938 227 www.legalaid.nsw.gov.au  
Provides free information, court advocacy and safety planning to women and children

#### Law Access NSW

Telephone: 1300 888 529  
www.lawaccess.nsw.gov.au  
A free service that provides legal information, referrals and assistance

### VICTORIA

#### Domestic Violence Resource Centre Victoria

Telephone: 03 8346 5200  
www.dvrc.org.au  
Support, counselling and shelter/ housing services to families

#### Victoria Legal Aid

Telephone: 1300 792 387  
www.legalaid.vic.gov.au  
Free legal advice and assistance

### AUSTRALIAN CAPITAL TERRITORY

#### Legal Aid ACT

Telephone: 1300 792 387

### QUEENSLAND

#### Queensland Centre for Domestic and Family Violence Research

Telephone: 07 4940 3320  
www.qsan.org.au  
Network of 23 specialist sexual assault services

#### Legal Aid Queensland

Telephone: 1300 651 188  
www.legalaid.qld.gov.au  
Free legal advice and assistance

### SOUTH AUSTRALIA

#### Legal Services Commission of South Australia

Telephone: 1300 366 424  
www.lsc.sa.gov.au  
Free legal advice and assistance

### TASMANIA

#### Legal Aid Commission of Tasmania

Telephone: 1300 366 611  
www.lsc.tas.gov.au  
Free legal advice and assistance

### WESTERN AUSTRALIA

#### Women's Council for Domestic and Family Violence Services

Telephone: 08 9420 7264  
www.womenscouncil.com.au  
Counselling and support services, legal support services

#### Legal Aid WA

Telephone: 1300 650 579  
www.legalaid.wa.gov.au  
Free legal advice and assistance

### NORTHERN TERRITORY

#### Northern Territory Legal Aid

Telephone: 1800 019 343  
www.legalaid.nt.gov.au  
Free legal advice and assistance