

General Insurance Family Violence Policy

Introduction

This Policy outlines Zurich's approach to managing vulnerable customers affected by Family Violence.

Zurich seeks to minimise impact to customers by providing support and practical assistance to those affected by family violence.

In this policy, Zurich considers 'family violence' 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"*, consistent with the Family Law Act 1975.

Family violence is not limited to physical instances of violence and may also include, emotional, psychological, financial/economic, sexual abuse and threats of abuse. Family violence can include damage to property and animals. Customers affected by family violence fall within a broader class of 'vulnerable customers'

Zurich's priorities in managing customers affected by Family Violence

Zurich's priorities are:

- The fair and sensitive treatment of customers affected by family violence, ensuring they are treated with dignity and respect.
- The decisions made consider the safety of the customer and their family.
- The provision of support to our staff who are dealing with, or may deal with, sensitive cases, including customers affected by family violence.

Management of situations where family violence is identified or suspected

Zurich will:

- Take additional care when dealing with customers affected by family violence and provide additional support and assistance in connection with the provision of insurance services, where reasonable.
- Not require evidence of an intervention order to trigger the requirements of the family violence policy. Someone self-identifying as being affected by family violence will be treated in accordance with the policy without further evidence being required.
- Treat all information about a customer affected by family violence as sensitive and will take measures to ensure the information is kept confidential.
- Engage with the customer to discuss safe ways to communicate and record these communication methods on the customer's file.
- Engage with the customer to determine if communication should involve the customer's financial counsellor, lawyer, community services or social work, legal aid officer or family violence specialist.
- Where reasonable, minimise the information that a customer is required to provide and the number of times a customer is required to disclose the same information, noting that they may not have access to their personal information, records and documents.
- Where possible, provide customers with consistency in speaking to one staff member, or a single pathway to a Vulnerability Specialist.
- Encourage customers experiencing family violence to notify Zurich of that fact via the Zurich website and relevant correspondence.
- Ask a customer who self-identifies as being affected by family violence what their financial situation is, to determine whether they are also experiencing financial hardship.
- Refer customers to specialist, external family violence and financial hardship services, as appropriate.
- Provide vulnerable customer training to all staff, including Family Violence training.

- Appoint Vulnerability Specialists to support vulnerable customers and provide an escalation pathway.
- Provide support to Zurich staff affected by family violence or who are affected by dealing with vulnerable customers through an employee assistance line, line management or human resources discussions, training and the provision of resource documents.
- Provide a copy of the public Family Violence Policy to a customer upon request.

If a customer is dissatisfied with Zurich's management of their vulnerability, they can lodge a complaint. Zurich will provide information about the complaint management process on their website.