



## Family and Domestic Violence Policy

# FAMILY AND DOMESTIC VIOLENCE POLICY

## SUPPORTING CUSTOMERS EXPERIENCING FAMILY AND DOMESTIC VIOLENCE

This policy is applicable to all Future Insurance Group International Pty Ltd (FiGi Life) customers affected by Family / Domestic Violence.

- FiGi Life recognises that Family / Domestic Violence is not acceptable in any relationship and our customers who may be experiencing Family / Domestic Violence will be treated with dignity and respect;
- Our customers who advise they are experiencing Family / Domestic Violence are able to access support from FiGi Life that is appropriate to their circumstances;
- Any disclosure made to any relevant third party will be made with great care, keeping in mind the sensitivity and confidentiality of our customers situation; and
- We may need to be flexible and adjust our approach based on the individual circumstances and needs, including providing personalised support to enable us to assist customers navigate our processes.

## WE ARE HERE TO SUPPORT YOU

Where you may disclose Family / Domestic Violence, or where we have reason to believe that Family / Domestic Violence is occurring, we will handle this information with sensitivity and will consider on an individual basis the measures to support you such as:

- Prioritising the sensitivity of your situation;
- Ensuring the confidentiality of information;
- Minimising the number of time that you need to disclose information relating to your situation by having dedicated employees trained to assist customers experiencing Family / Domestic Violence;
- Manage the way we communicate with you to ensure that we do not add any further risk;
- Providing financial hardship assistance depending on the individual circumstances;
- Stopping or deferring collections activities;
- Providing referrals to support agencies wherever needed.

## OUR EMPLOYEES ARE TRAINED TO HELP YOU

All our customer-facing employees are trained to help you and understand customers experiencing Family / Domestic Violence relevant to their roles.

## CONFIDENTIALITY

We understand the risks of disclosing information in relation to customers experiencing Family / Domestic Violence. The protection of your personal and other confidential information – such as your physical address and telephone number – is critical to your safety in these situations. In addition to our Customer Privacy Policy, we will discuss safe ways to communicate with you and record these. We will protect your sensitive information and, where possible, give you control over how your personal information is shared with third parties. We will inform you about what information you need to share with other policyholders, such as information about a claim, so you can make appropriate arrangements.

## CLAIMS HANDLING

We will support you throughout the claims process on an individual case by case basis. This support may include fast-tracking the claim, providing emergency payments or accommodation and/or reviewing decisions where there is ambiguity about cover.

## IF YOU'RE HAVING TROUBLE PAYING YOUR INSURANCE PREMIUM

We know that Family / Domestic Violence may cause circumstances that have an impact on your financial wellbeing, including the ability to meet payments. If you have identified that you are being affected by Family / Domestic Violence, or where our trained employee has reason to believe Family / Domestic Violence is

occurring, we may offer financial hardship assistance, including offering deferred payments for premiums or waiving excesses.

### SUPPORT IF YOU HAVE OUTSTANDING DEBT

Agency	Phone	Website	Services Provided
<b>1800 RESPECT</b>	1800 737 732	<a href="http://1800respect.org.au">1800respect.org.au</a>	National 24-Hour Family / Domestic Violence and Sexual Assault Line
<b>MENSLINE</b>	1300 78 99 78	<a href="http://mensline.org.au">mensline.org.au</a>	24/7 support, information and referral service for men with family and relationship issues
<b>Lifeline</b>	13 11 14	<a href="http://lifeline.org.au">lifeline.org.au</a>	24/7 counselling & referral service for people in a crisis situation
<b>Beyond Blue</b>	1300 224 636	<a href="http://beyondblue.org.au">beyondblue.org.au</a>	24/7 support to people experiencing anxiety or depression
<b>National Debt Hotline</b>	1800 007 007	<a href="http://ndh.org.au">ndh.org.au</a>	Financial counselling is a free, confidential service to assist people in financial difficulty
<b>National Association of Community Legal Centre's</b>		<a href="http://naclc.org.au">naclc.org.au</a>	An independent not-for-profit community organisation that provides legal and related services to the public, focusing on the disadvantaged and people with special needs.
<b>Support from your bank</b>	Your bank may be able to help provide relief for your mortgage payments or provide other forms of relief.		

**Utility Bills** If you're finding it tough to pay your bills give your utility company a call because they may be able to assist.

**Translation and Interpreting Services** The Translating and Interpreting Service (TIS National) is an interpreting service provided by the Department of Immigration and Border Protection for people who do not speak English and for agencies and businesses that need to communicate with their non-English speaking clients.

If you are experiencing Family / Domestic Violence and there is a debt for unpaid premium, excess or a third-party recovery, please talk to us so we can see if we can help with this process.

### OTHER SERVICES THAT MAY HELP (AUSTRALIA)

Always call 000 if you or your family members are in immediate danger. There are some services that may help, we have listed them below:

### DEFINITIONS:

<b>Abbreviation / Term</b>	<b>Definition</b>
<b>Customers</b>	<p>Are person(s) that:</p> <ul style="list-style-type: none"> <li>• have applied for (including obtaining a quote for) a Retail Insurance product sold by FiGi Life;</li> <li>• have been issued with a Retail Insurance product that is sold by FiGi Life; or</li> <li>• are Relevant Third Parties to a Retail Insurance product that is sold by FiGi Life</li> </ul>
<b>Relevant Third Parties</b>	<p>Are person(s) that:</p> <p>(a) Third Party Beneficiaries;</p> <p>(b) a third party not of the type listed in a) who is an insurer recovering money from under a Retail Insurance product sold by FiGi Life; or</p> <p>(c) a third party not of the type listed in a) who are seeking damages from customers of a Retail Insurance product sold by FiGi Life;</p>
<b>Retail Insurance</b>	<p>Retail insurance is given the same definition as Part 16 of the General Insurance Code of Practice.</p>

**Third Party Beneficiaries**

A person, company or entity who is not an insured but who is seeking to be, is specified to be, or is referred to as, a person to whom the benefit of insurance cover extends under a Retail Insurance product.

Behaviour that is violent, threatening or other behaviour by a person that caused or controls a member of the person's family, or causes the family member to be fearful.

This behaviour can occur in current or past family or domestic relationships.

Examples of behaviour that may constitute Family / Domestic Violence includes, but are not limited to the following:

**Family / Domestic Violence**

- physical or sexual abuse; or
- emotional or psychological abuse; or
- economic or financial abuse; or
- threatening, intimidating or coercive; or
- technologically abusive, such as abusive emails or tracking activity on phones and electronic devices; or
- behaviour that in any other way coerces or controls the family member and causes that family member to feel fear for their safety or wellbeing of that family member;
- behaviour by a person that causes a child to hear or witness, or otherwise be exposed to the effects of behaviour referred to above.

**How to contact us:**

- **By Telephone:** Request a call back via our Contact Us page on our website [www.figilife.com.au](http://www.figilife.com.au)
- **By Email:** [info@figilife.com.au](mailto:info@figilife.com.au)
- **In Writing:**

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