

FreightInsure's Family & Domestic Violence Policy



FreightInsure are committed to supporting the health, safety and wellbeing of its employees and customers and does not tolerate family & domestic violence.

We are committed to supporting all employees and customers who are experiencing or are impacted by family & domestic violence. We will provide a supportive and confidential environment where you can inform us of your situation and are able to seek the support needed.

We acknowledge that family & domestic violence can happen to anyone, and it can take on many different forms, in any community. It can be used by a perpetrator to significantly undermine a person's rights, inhibit their options, undermine their physical and mental health, their safety and limit opportunities for access to material basics, relationships and connections and access to learning.

So we can best support you, we ask you to please communicate with us about your context. This can be in any method you feel comfortable with. You will find our contact details on our website. You may want to nominate someone to contact us on your behalf. This may include but is not limited to the following:

- Financial Counsellor
- Social worker
- Family member or friend

Please let us know who your representative or support person is when we communicate with you, with consent for them to act on your behalf to be provided.

With your approval, we will engage with them as we would with you, in keeping with your consent and instructions and in line with our privacy obligations.

Definition of Family Violence

'Family Violence' is defined as:

Violent, threatening, or other behavior by a person that coerces or controls a member of the person's family. Or causes the family member to be fearful. *Family Law Act 1975 (Cth), section 4AB*

Insurance Council Code of Conduct

This Policy supports the Insurance Council Code of Conduct which requires FreightInsure to have internal policies and training appropriate to employees' roles to help them best support and service customers affected by family violence.]

Objective of the Policy

This policy is designed to cover the following areas:

- Ensuring safety is paramount for anyone affected by family violence, as an employee or as a customer.
- Ongoing training to improve upon our employees handling of an individual affected by family violence.\
- Minimizing touch points where possible for a customer affected by family violence, to disclose information with regards to their situation of family violence.
- Referring all customers and employees affected by family violence to the relevant support tools and specialist services.

- Supporting employees who:
 - Are affected by family violence; or
 - Experience trauma as a result of serving an affected customer.

How we handle your information

If you inform us you are experiencing family & domestic violence, we will provide you with personalized assistance to support your safety.

We are focused on keeping your information secure and will talk with you about suitable options to protect your information.

All information will be handled in line with our Privacy Policy with the customers safety held in utmost importance in cases of family violence.

Please find a link below which will direct you to our Privacy Policy:

<https://FreightInsure.com.au/privacy-policy/>

Employee training

FreightInsure will make certain that all relevant employees take part in ongoing training to ensure that they:

- Are aware of the FreightInsure policies and procedures when they are engaging with someone who is experiencing family violence.
- Are able to quickly and efficiently identify customers affected by family violence.
- Deal with customers with a considered level of sensitivity.
- Apply the family & domestic violence policy – and related policies and procedures – relevant to their role and engagement with a customer affected by family violence.

As customers facing family violence may be reluctant or unable to disclose their circumstances, FreightInsure employees will be provided with further training to develop the skills required to help in identifying signs that may indicate a customer is affected by family violence. Those signs may include but are not limited to:

- Appearing or sounding distressed or scared.
- Is seen or heard, and believed to be taking instructions from the potential perpetrator.
- Remains silent and unresponsive whilst another party takes the lead in engagement.
- Is unaware or holds no understanding that a type of insurance or policy has been taken out in their name.
- Has concerns regarding the protection of their personal privacy and safety, along with the security of their policies.
- Is reluctant and has concerns with regards to involving the other joint policyholder when making changes or discussing the policy.
- Changes their address and contact details frequently.
- Does not want their physical address recorded.
- Discloses the existence of any past or present family violence or an intervention order.

FreightInsure employees will endeavor to deal with customers facing family violence in a facilitative capacity, rather than act as a barrier. With employees striving to improve the experience for those affected by family violence.

An employee will treat a customer as the policy requires them to be treated in light of the following:

- The customer self-identifies to the employee as affected by family violence; or
- The employee identifies through their identification of signs and signals, that the customer may be affected by family violence.

Whilst FreightInsure employees are not expected to be social workers or experts on family violence, ongoing training will help employees pro-actively limit the impact of family violence on customers and their subsequent claims.

Training will be tailored dependent on the employee's role within the business and their level of engagement they may have with customers.

Training will aid FreightInsure employees:

- To be mindful and more aware of the practical effects of family violence.
- To be able to recognize the early signs of violence.
- To be able to engage in considered and sensitive conversations with a customer affected by family violence.
- Appropriately triage and escalate matters involving family violence.
- In referring customers to specialist services.
- In understanding the impact of trauma on a customer affected by family violence.
- Understanding the impact both negative and positive that an insurer's action and the claims process can have on the customer.
- Understand the requirement for strict confidentiality and privacy of the customer, with significant and heightened safety risks potentially in place.
- Understand that perpetrators of family violence are customers who need to be managed appropriately with the safety and protection of the victim kept as the utmost importance.
- Understand the need for and importance of flexibility and sensitivity in cases where the customer and perpetrator are joint policy holders or where the perpetrator has caused the claim.

Recognising the early signs of family violence

Employees can play an important role in first identifying a customer that may be affected by family violence.

This can help reduce the impact of the violence or barriers that may be in place as a result of family violence.

The insurer may identify the person experiencing the violence or perpetrator, either of whom may be a customer or employee.

FreightInsure may be involved in instances where indicators of family violence may first be apparent. FreightInsure employees will be trained in identifying such indicators and acting accordingly.

Minimising the need for customers to repeat disclosure

It is important to minimise the requirement for the number of times the customer has to repeat disclosure of their family violence circumstances due to the following:

- Doing so can have a traumatizing effect on the customer.
- They may not always be in a position of safety in order to talk about their circumstances.

FreightInsure will actively work to minimise the need for a customer facing family violence to disclose. We will:

- Minimise the information that the customer is required to provide and the number of times they are required to disclose the same information.
- Where possible, ensure the customer deals with the same employee.
- Provide copies of documents to the customer without charge to help resolve matters or for legal purposes.
- Work with the customers nominated contact.
- Make it as simple as possible for the customer to appoint a nominated contact.
- Refer the customer to a qualified, independent interpreter to assist with communication where required.

Collection arrangements

If FreightInsure become aware or identify that a customer's debt involves circumstances of family violence, FreightInsure will not refer or sell this debt onto third-party debt collection agencies. If FreightInsure becomes aware that family violence is involved after a debt has been referred or sold to a third-party collection agency, then FreightInsure will actively work with the collection agency to provide the best outcome for the customer, these options may include:

- Repurchasing an existing debt; or
- Taking back a referred debt from the agency.

The Code requires collection agents to comply with the Debt collection guideline: for collectors and creditors published by the Australian Competition and Consumer Commission and the Australian Securities and Investments Commission.

External Support

The following external support services may be able to assist with support aligned to your needs and safety requirements. It's not exhaustive, and there are other agencies that may provide similar services.

Services Related to Family & Domestic Violence	
Agency:	Contact Details:
Police	Phone: 000
Emergency Response (24 hours)	Phone: 000
Lifeline: crisis support and suicide prevention services (24 hours)	Phone: 13 11 14
National 1800 RESPECT Line: National counselling and support service for people impacted by family & domestic violence, sexual assault and abuse.	Phone: 1800 737 732 Website: https://www.1800respect.org.au/
State:	Contact Details:
Victoria: The Lookout is an online regional service directory and resources aimed at preventing and responding to family & domestic violence. From the about us page – the lookout is a place where Victorian family violence workers and other professionals in universal and mainstream services can find information, evidence-based resources and services to help them respond to family violence. InTouch Multicultural Centre Against Family Violence Elizabeth Morgan House Aboriginal Women's Family & domestic Violence Services: crisis accommodation and support for Aboriginal women, their children, parents of Aboriginal children, as well as partners and ex-partners of Aboriginal people.	Phone: 1800 755 988 Website: http://www.thelookout.org.au/service-directory Phone: (03) 9403 9400 Website: https://intouch.org.au/ Website: https://www.emhaws.org.au
New South Wales: NSW Family & Domestic Violence Line: Provides phone counselling, information and referrals for women and same sex partners who are experiencing or have experienced family & domestic violence.	Phone: 1800 656 463 Website: www.community.nsw.gov.au

NSW Rape Crisis: Provides phone and online counselling for anyone who is or has experienced sexual violence and their supporters.	Phone: 1800 424 017 Website: www.rape-dvservices.org.au
Queensland: Dvconnect WomensLine: Free state-wide telephone service that provides confidential counselling and referral to crisis accommodation for women and children affected by family & domestic violence and those who are concerned about a friend or family member. Dvconnect Mensline: Free state-wide telephone service that provides counselling and referral for men for a range of issues especially those who have experienced or use family & domestic violence and those who are concerned about a friend or family member.	Phone: 1800 811 811 Website: www.dvconnect.org/womensline Phone: 1800 600 636 Website: www.dvconnect.org/mensline
South Australia: Family & domestic violence and Aboriginal Family & domestic violence Gateway Services: Counselling and support for women experiencing family & domestic violence. Yarrow Place Rape and Sexual Assault Services: Lead public health agency responding to adult rape and sexual assault in South Australia for people aged 16 years and over.	1800 800 098 Website: www.gatewayservices.org.au Phone: 1800 817 421 Website: www.sahealth.sa.gov.au
Western Australia: Women's Family & domestic Violence Helpline: State-wide service providing support and counselling for women experiencing family and domestic violence.	Phone: 1800 015 188
Further Agencies:	Contact Details:
Ask Izzy Can help you to find the services you need, now and nearby. It is free and anonymous, and you can search over 360,000 services to find housing, meals, healthcare, counselling, legal advice, addiction treatment and a whole lot more	Website: https://askizzy.org.au/about If you're on the Telstra mobile network, you can access Ask Izzy even if you don't have credit.
Men's referral service: an anonymous and confidential telephone counselling, information, and referrals service to help men involved in family & domestic violence matters	Phone: 1300 766 491 Website: www.mrs.org.au

Financial Hardship experienced because of Family & Domestic Violence

Family violence is relevant to Financial Hardship as it is a potential cause and is an eligible criterion for access to Financial Hardship Support. Please find a link below to our Financial Hardship Policy for further information:

<https://freightInsure.com.au/financial-hardship-policy/>