



FreightInsure is acutely aware that changes to an individual's circumstances can happen at a moment's notice and we seek to handle these changes sensitively. Any customer is potentially vulnerable when their specific circumstances place them in a position where additional support might be needed to ensure they get the best possible outcome.

There are many forms of vulnerability and there is no one-size-fits-all approach to supporting vulnerable customers. Whilst some vulnerabilities are permanent, others can be fluid, temporary or occur at changing intervals, or lead to other or enhanced levels of vulnerability.

Where available and practicable, we will take reasonable steps to provide you with access to a means of communicating effectively with us. This assistance may be provided using available interpreter services if you ask us to, or if we need an interpreter to communicate effectively with you.

The Australian Government's Translating and Interpreting Service (TIS National) provides:

- Immediate phone interpreting; 24 hours a day, 7 days a week
- Pre-booked phone interpreting
- On-site interpreting
- Automated Telephone Interpreting Service (ATIS)

This ensures we can provide all individuals with a positive experience with their FreightInsure policies.

Our Staff

All FreightInsure staff have completed training on ANZIIF's General Insurance Code of Practice on caring for the vulnerable customer and are aware of identifying vulnerability and are able to respond accordingly. We are committed to the ongoing training of our employees to help them:

- Understand if a customer may be vulnerable;
- Determine how to best support a vulnerable customer;
- Take account of a customer's particular needs or vulnerability;
- Engage with a vulnerable customer with sensitivity, dignity, respect, and compassion. This may include arranging additional support and referral to specialised people or services.

How do we know if a client is Vulnerable?

A person's vulnerability may be due to a range of factors such as:

Personal Issues:

- Health (physical or mental)
- Age
- Functional literacy
- Relationship breakdown
- Family violence
- Financial distress

Community Issues:

- Natural disasters
- Pandemic
- Access to services (medical or schooling)
- Geographic isolation (remote communities)
- Financial literacy

Business Issues:

- Economic downturn
- Employment opportunities
- Financial lending practices

This is not a complete list and FreightInsure employees keep an open mind regarding what constitutes a vulnerability.

It is imperative that FreightInsure employees also take the necessary measures to make all policy interactions a positive experience, which is guided, prompt and respectful. When speaking to a customer they may open up about their experiences with vulnerability or hardship. Our team will also know to offer contacts for any of the below services:

Organisation	Contact Number	Web Page	Services Available
National Debt Helpline	1800 007 007	www.ndh.org.au	Financial counselling & information for people experiencing financial difficulty
Beyond Blue	1300 224 636	www.beyondblue.org.au	Support for people experiencing anxiety, depression, or other mental health issues
MensLine	1300 78 99 78	www.mensline.org.au	Support and information service for men with family and relationship concerns
Lifeline	13 11 14	www.lifeline.org.au	Crisis support with access to 24 hour crisis support and suicide prevention services
1800 Respect	1800 737 732	www.1800respect.org.au	National sexual assault, domestic and family violence counselling service
QLife	1800 184 527	www.qlife.org.au	Provides anonymous and free LGBTI peer support and referral
Counselling Online	1800 422 599	www.counsellingonline.org.au	Supports people in Australia affected by alcohol and other drugs, for free 24/7
Gambling Help Online	1800 858 858	www.gamblinghelponline.org.au	Provides free support for anyone affected by gambling in Australia