

FreightInsure's role is to be aware and considerate of customers experiencing vulnerability.

As an Australian Financial Services Licensee and General Insurance Code of Practice Subscriber, FreightInsure will do all things necessary to ensure that its services are provided efficiently, honestly and fairly in all dealings with customers. This Policy establishes FreightInsure's commitment to identifying and supporting vulnerable customers to ensure they have equitable access to our services, while meeting our obligations under the General Insurance Code of Practice 2020 (GICOP).

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.

## **Tell Us Once Approach**

When you as a customer share information about your vulnerability with us, we will record this information to avoid the need for you to have to repeat it in the future.

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

**This policy should be read in conjunction with our:**

- Financial Hardship Policy
- Family and Domestic Violence Policy

For further Support from our team please reach out to:

Email: [hello@freightinsure.com.au](mailto:hello@freightinsure.com.au)

Phone: 1300 744 044

This policy was last updated January 2026