

Domestic Abuse Policy

Introduction

This document sets out our commitment to victims of domestic or financial abuse. It is regularly reviewed and has been endorsed by our management who receive regular reporting on matters relating to domestic and financial abuse.

The purpose of this Policy is to inform all our staff, stakeholders, and customers of our approach to identifying and supporting people affected by domestic and financial abuse.

We recognize that domestic and/or financial abuse is a serious and prevalent issue in Australian society. We acknowledge that domestic violence means much more than physical violence. It includes emotional abuse, psychological abuse, sexual abuse, financial or economic abuse, and damage to property. We consider that the safety of our customers affected by domestic and financial abuse is paramount.

In Australian law, '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."

At Angelic Insurance, we aim to provide our affected customers and staff with safe, supportive, timely, and flexible assistance.

For this Policy, our "customers" are an individual insured, a third-party beneficiary, a potential customer, or an individual that the insurer is seeking to recover money from.

The entire staff at Angelic Insurance takes enormous strides in providing support to our customers with complete transparency, and care.

To support our valued customers, we will ensure that our staff is familiar with the content of this policy and our commitment to assisting victims. This will involve providing appropriate training to our staff, monitoring compliance with the policy, regularly reporting on compliance to senior management and regularly reviewing and updating the policy as necessary.

Training

Our staff training program is designed to equip our employees with the following abilities:

- Recognize instances of domestic and financial abuse
- Understand the impact of domestic and financial abuse
- Interact with affected customers in an effective and appropriate manner
- Implement this policy in their work.

Confidentiality

At Angelic Insurance, we understand the significance of safeguarding the confidential and private information of customers who have experienced domestic or financial abuse. We are dedicated to and will collaborate with you to uphold the principle of confidentiality.

This could involve supporting you in modifying access to our systems, updating your contact information, offering different communication channels, and agreeing to the designation of a trusted individual to act on your behalf.

Disclosure

At Angelic Insurance, we acknowledge the importance of minimizing the amount of information we require from customers affected by domestic or financial abuse and the frequency of their disclosures. In instances where we identify such customers, we have established procedures in place to limit the extent of their disclosure.

Financial Ease and Collection Methods

Our process for customers affected by domestic or financial abuse begins by enquiring about their financial situation in order to determine if they are experiencing any hardship. We approach every customer with empathy and respect and collaborate with them to identify the most appropriate support method for their situation. Our team provides guidance to customers in completing their financial hardship application forms and collecting relevant information. We do our utmost to expedite the process of financial hardship applications, particularly for customers who indicate that they are unable to pay their next insurance premium.

If we discover that non-payment of a customer's debt was due to domestic or financial abuse, we do not refer the debt collection to a third-party debt collection agency. Instead, the risk assessment officers at Angelic Insurance will review the situation to determine the best course of action for recovering the debt.

If necessary, independent financial advice is also available from Financial Counselling Australia. You can also reach out to the National Financial Counselling Hotline at 1800 007 007. These services are confidential and provided free of charge.

Assistance

Further assistance can be acquired through the following specialist services:

1800RESPECT – For online and on-call counseling for supporting victims of domestic and family violence. Call 1800 737 732.

Lifeline - 24-hour crisis support and suicide prevention services. Call 13 11 14.

Mensline Australia - National telephone and online support for men with family and relationship issues. Call 1300 789 978.

Child Protection Helpline - 132 111

Kids Helpline - Telephone and online counseling service for youth aged between 5 and 25. Call 1800 551 800.

Australian Childhood Foundation - Counselling service for children and young victims of abuse. Call 1800 176 453 / 03 9874 3922.