



# Vulnerability Policy

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1.0	1 June 2020	CEO	Policy approved	Final
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## Purpose

RACT are committed to taking extra care with people who experience vulnerability. We recognise that a person’s vulnerabilities can give rise to unique needs, and that their needs can change over time and in response to situations.

## Application

This Policy applies to RACT Insurance Pty Ltd (**RACTI**) as a subscriber to the General Insurance Code of Practice. Additional information on support services for all RACT members is available on the website ([Customer Support Services – RACT](#)).

## Policy Statement

### 1. General

Our purpose is that “we’re Tasmania’s shoulder to lean on and voice when it matters”. This policy is aligned to our purpose and reflects our approach to provide additional services and sensitivity to those experiencing vulnerability.

### 2. Key Objectives

The key objectives of this Policy are to set out how we will engage with you with sensitivity, dignity, respect, and compassion, including through arranging additional support, for example referring you to

people, or services with specialist training and experience.

We will treat all people fairly and with respect.

### 3. Identifying

Where we identify that you are experiencing vulnerability we will provide additional support to you (see [Customer Support Services – RACT](#) for a list of free support services available).

In addition to this policy on vulnerability, RACTI has a separate policy on how we assist members experiencing family violence. A copy of that policy is available through the support services link above.

### 4. Communications

We will work with you in a suitable, sensitive, and compassionate way to help you understand:

- the insurance contract and insurance documentation (such as FSG, PDS, Key factsheets etc.).
- the Claims process; and / or
- how to make a Claim.

RACTI will, where possible, customise communications, to suit your needs such as:

- taking longer time to explain products, services, and the Claims process.
- accepting written claims (for people with speech impediments) rather than having to lodge over the phone.
- accessing an interpreter for people with language barriers; (e.g., non-English speaking or hearing impaired).
- When you make an insurance claim RACTI will ensure that:
  - the claims assessment process considers your vulnerability including allowing additional time for you to respond to our requests if required; and
  - investigators and claims staff will be appropriately trained in how to assist people experiencing vulnerability.

### 5. Protecting private and confidential information

RACT's Privacy Policy sets out how we handle personal information.

RACTI has contracts in place with Service Suppliers acting on its behalf (such as loss assessors, investigators, service providers conducting repairs). The contract has provisions to ensure that they protect personal information in accordance with Australian Privacy Laws.

For a copy of our Privacy Policy see [Privacy – RACT](#).

### 6. Support Services

If you require a support person (such as a lawyer, interpreter, family member, friend, consumer representative, financial counsellor) we will:

- Obtain permission from you to discuss personal / sensitive information with the support person.
- Record the details of your support person and the boundaries of support you want the support person to have.

## 7. Training

RACI will provide the following training to front line staff, Distributors, and service suppliers:

- how to identify vulnerable consumers, recognise their unique needs, and respond confidently and with care, sensitivity, respect, and compassion.
- developing communication skills for interacting with consumers who have, or show signs of having, a vulnerability.

## 8. Using Interpreters

RACI will, where practicable, provide access to an interpreter if you request one, or if we need an interpreter to communicate effectively with you.

For further information on interpreter services and support see [Getting in touch – RACI](#).

## 9. Supporting employees

RACI recognises that our employees sometimes face vulnerabilities in their personal life and aims to provide a safe and supportive working environment in which vulnerable staff can come forward for help and support.

Employees experiencing vulnerability (or who experience vicarious trauma after supporting people who are suffering from vulnerabilities) have access to a range of support measures including counselling and flexible work arrangements.

# Definitions

Term	Definition
<b>Vulnerability</b>	<p>A personal circumstance that makes someone more susceptible to personal or financial harm, loss, or disadvantage compared to a person not in those circumstances. It can be caused by personal factors, life events and wider circumstances such as:</p> <ul style="list-style-type: none"> <li>a) age.</li> <li>b) disability.</li> <li>c) mental health conditions.</li> <li>d) physical health conditions.</li> <li>e) family violence.</li> <li>f) language or literacy barriers.</li> <li>g) cultural background.</li> <li>h) Aboriginal or Torres Strait Islander status.</li> <li>i) remote location; or</li> <li>j) financial distress.</li> </ul> <p>A vulnerability can be temporary, sporadic, or permanent, sudden, or gradual. It can occur short-term or can be entrenched and long-term.</p>