

# Family Violence Policy

We understand that domestic, family and sexual violence is a very sensitive issue which can make it difficult to disclose.

We have processes in place and our staff have been trained in how we can support you. If you are experiencing family violence, we encourage you to let us know.

## If you are experiencing family violence:

- Always prioritise your safety
- Call 000 if you're in an emergency or experiencing immediate danger.
- To access counselling and support call:
  - 1800 RESPECT or visit them [online](#) (available 24 hours, 7 days a week).
  - The [Tasmanian Family Violence Counselling and Support Service](#) on 1800 608 122 between 9am-midnight weekdays, and 4pm-midnight on weekends and public holidays

The referral services above provide additional contacts for services to assist those experiencing family violence.

## Training

All customer facing employees have been provided with training that enables them to:

- Be aware of and locate our policies and procedures for engaging with someone experiencing family violence.
- Identify signs a customer may be affected by family violence.
- Appropriately and sensitively deal with customers affected by family violence.
- Work with those impacted or affected by family violence to provide support options including those outlined in this Policy

## Protecting private and confidential information

We understand that privacy and confidentiality can be critical to safety in any domestic and family violence situation and will take care to protect your personal information in line with our Privacy Policy. We will work with you to make reasonable adjustments to our standard processes that will assist to protect your privacy.

Depending on your personal circumstances, we can help you:

- change your policy details to help you protect the security of your information, however please note if your policy remains a joint policy, policy information will still be available to the co-insured.
- change arrangements for sending documents to you. For example, we can send information to an email address or we can arrange for you to collect information from one of our branches.

## **Management of service suppliers**

We have contracts in place with service suppliers acting on our behalf (such as loss assessors, investigators and service providers conducting repairs). Our contracts with them have provisions to ensure that service suppliers protect customers private and confidential information in accordance with Australian privacy laws.

Service suppliers appointed by us and acting on our behalf (who enter your home), will be provided with the information necessary to be able to complete the services on our behalf; and to ensure that they can:

- deal with you and your situation sensitively;
- comply with our Vulnerability/Family Violence Policies and Procedures when providing services to you; and
- be warned if they may be putting themselves in danger.

Wherever possible we will let you know before we disclose information about your situation to a service provider or third party.

## **Minimising the number of times the customer has to disclose**

We understand how difficult it is to discuss family violence with us and we have processes in place to prevent you needing to repeat your story.

Insurance claims, handled with empathy and care

Disclosures of family violence will not hurt your ability to make a claim on your insurance policy.

Our claims employees will work with you to:

- clearly, empathetically and transparently explain the claims process.
- ensure that the claims assessment process takes into account your situation in relation to:
  - allowing additional time for you to respond to our requests.
  - limiting our requests for information.
  - not requiring you to make contact with the alleged perpetrator or report the alleged perpetrator to police before the claim can be assessed.
- undertake appropriate checks to ensure that claims are paid to the appropriate person.

## **Financial Hardship**

We recognise that family violence is a potential cause of financial hardship. If you are experiencing financial hardship, we can discuss with you how we can tailor the financial hardship process to address family violence situations. Information on our financial hardship process is available [here](#).

## **Supporting employees who are affected by family violence or who experience vicarious trauma after dealing with customers affected by family violence**

- RACT is committed to supporting our employees who are impacted or affected by family violence. We have an employee Family Violence Policy & Procedure that outlines how we support and protect staff who are affected by family violence. This includes guidance on how to recognise the signs of family violence and options for responding to both victims and perpetrators.
- Those affected have access to our Employee Assistance Program. Additionally the following options may be available:
  - Family violence leave;
  - Flexible working arrangements; and
  - Development of safety plans.

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