



Family and Domestic Violence Policy

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Adica Insurance Family and Domestic Violence Policy

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Adica Insurance

Family and Domestic Violence Policy

1. Our commitment

Aioi Nissay Dowa Insurance Company Australia Pty. Ltd. ("**Adica**") is actively committed to supporting customers affected by family and domestic violence ("**you**" and/or "**your**") through implementing measures in our organisation to assist you. We have educated and trained our staff with assistance from external leading specialists in vulnerability education and training to identify and understand customers who are affected by family and domestic violence and to deliver this Family and Domestic Violence Policy (the "**Policy**").

2. Purpose and scope of the Policy

The purpose of the Policy is to provide Adica's employees with guidance on how to respond to customers experiencing family violence and to provide customers experiencing family and domestic violence with information as to how Adica will support them.

Therefore, this Policy:

- a. outlines the support available to customers whether by Adica or externally;
- b. acknowledges the need to create a safe environment for customers to disclose their current or previous experience with family and domestic violence; and
- c. acknowledges that there are customers that may provide indications of family violence which may make their ability to communicate with us more challenging or payments to us more difficult.

We endeavour to provide assistance to you whether it be offering financial aid to you in relation to our products or your claim, or guidance in relation to external services that can provide you with assistance.

3. Recognising family and domestic violence

We recognise that family and domestic violence is a serious issue, that is unfortunately, extremely prevalent in our community.

3.1 What is family and domestic violence?

Family and domestic violence can happen to anyone in the community whether it be to an adult or child. Family and domestic violence involves situations where a family member inflicts abusive behaviour, violence, intimidation, threatening or controlling behaviour on another family member causing them to feel intimidated, fearful or unsafe.

3.2 Forms of family and domestic violence

Family and domestic violence can take many different forms including (but not limited to):

- a. ongoing abuse whether it be psychological, physical, verbal, social or emotional torment;
- b. psychological and emotional torment such as causing a person to question their self-worth;
- c. physical violence such as battery;

- d. verbal abuse such as name calling;
- e. social abuse such as embarrassing a person in a social gathering;
- f. economic abuse such as withholding a person's financial freedom;
- g. restrictions on religious beliefs including restraint from practising a preferred religion;
- h. bullying;
- i. technology-facilitated abuse such as monitoring, stalking, impersonating, threats or harassment; or
- j. behaviour by a person that causes a child to hear or witness, or otherwise be exposed to the effects of the behaviour listed above.

3.3 What are the effects of family and domestic violence on a person?

We are aware that acts of family and domestic violence have varying short term and long-term effects on the health and well-being of a person. Adica recognises and understands that the potential effects on you can include:

- a. anxiety;
- b. vicarious trauma;
- c. fear;
- d. diminished self-esteem;
- e. diminished confidence in self-worth;
- f. guilt;
- g. depression;
- h. physical injuries;
- i. self-harm; and/or
- j. alcohol and substance abuse.

4. How we can assist you

Adica has created and endorsed a comprehensive process to support customers that are experiencing family and domestic violence.

If there is any threat to your well-being, your safety or your life is in danger and you require immediate attention and assistance, please call emergency 000 immediately.

5. Protecting your privacy

Adica understands the risk and safety issues of disclosing information in relation to a victim of family violence. Protecting private and confidential information, such as physical address, is critical to ensuring the safety of customers in family violence situations. We recognise that you may feel nervous about providing us with information about the family and domestic violence that you are experiencing. We can, therefore, assure you of the following measures we have in place so that you feel confident to communicate with us about your situation:

a. No requirement for you to provide proof of family and domestic violence

We do not require you to provide us with proof of family and domestic violence.

b. Safety flag alert system

When you advise us that you are experiencing or have experienced family and domestic violence, we will immediately place a safety flag on your account to alert our Customer Support team that information you provide to us regarding your circumstances will be treated in a strictly private and confidential manner. This includes information that you provide us relating to your personal records and claims. We will also discuss safe ways to communicate with you such as whether it is a good time to talk or whether it is safe to leave messages.

In addition your personal details will not be disclosed to anyone else except you or someone you elect as an authorised person for your account as we have processes in place to verify your identity to ensure that we only disclose your personal information to you.

c. Additional identification requirements

Together with the above safety flag alert system, once you have notified us that you are experiencing or have experienced family and domestic violence, we will activate additional points of identification for your account. This means that passwords will be added to your account for us to verify your identity.

d. Joint policy accounts

In circumstances where there are joint policy holders i.e. an insurance policy held by yourself and another person, then the safety flag alert system together with password requirements will automatically alert us not to disclose the information you share with us about your family and domestic violence circumstances or your personal information to the joint policy holder or any other person unless you instruct us otherwise.

We will pay particular attention to accounts where if the customer and the perpetrator are joint policy holders and the perpetrator has caused the damage resulting in the claim for example by damaging the customer's property.

We are dedicated to protecting your privacy, complying with our policies and complying with legislation. We will use our best efforts to collect the information from you **only** where necessary to further assess the support you require and once you have provided information to us about your family and domestic violence situation, we will not ask you to provide this information again.

6. Education and training of Adica's staff on awareness of family and domestic violence

We acknowledge and understand that it is extremely difficult for people experiencing family and domestic violence to share their circumstances. We are committed to supporting you by implementing measures to assist you. All Adica staff have been educated and trained on understanding the issues associated with family and domestic violence and on following the abovementioned processes in order to protect your privacy.

Our Customer Support team are trained to communicate with you to identify and assist with the level of support you require whether it be:

- a. financial assistance where we can pause your policy payments, review collection activities (which may include ceasing collection activities) or implement a reduced payment plan; or
- b. refer you to external expert family and domestic violence support networks; or
- c. other assistance.

Our Customer Support team have been trained to guide and refer you to the appropriate area within Adica or where necessary externally, to ensure that you receive the assistance that you require in a timely manner.

7. Financial hardship assistance available to you

As part of our pledge to assist people who are experiencing family and domestic violence, we will provide financial hardship assistance if you are experiencing financial difficulty as a result of your circumstances.

We make the commitment to take sensible and reasonable measures to assist you if you are suffering financial hardship including but not limited to:

- a. referral to financial counselling;
- b. consultation with you on the most suitable and reasonable way to proceed with your situation;
- c. implementation of payment plan/s;
- d. paused payments;
- e. reduced payments for fixed periods;
- f. we will consider not referring your debt to third party debt collection agencies if you advise us that you are experiencing family or domestic violence; or
- g. situations where there are joint policies, then we can assure you that personal and confidential information about one policy holder will not be shared with the other co-policy holder.

8. How you can access support at Adica

8.1 Our Customer Support team

If you are experiencing family and domestic violence and you require our assistance or wish to seek further information on this Policy, please call our Customer Support team at **1300 013 372**.

Our telephone line will be open from 8.30 am to 7:00 pm on Monday to Friday (AEST) and 8.30am am to 5pm on Saturday (AEST).

Adica staff are not equipped to assist with individual and families experiencing family violence outside the scope of insurance or financial matters. However, our employees can play an important role by supporting the customer and offering referral numbers to external family violence specialists and community organisations.

9. Family and domestic violence support networks that are available to you

Please be aware that there are many family and domestic violence support networks and specialists that you can contact to assist you further:

9.1 For women experiencing family and domestic violence

9.1.1 *1800RESPECT*

The National Sexual Assault Domestic Violence Counselling Service, who provide confidential online and telephone counselling, information and referral services at their national helpline at **1800 737 732**, 24 hours a day, 7 days a week.

9.1.2 *SafeSteps*

SafeSteps offer a free service to women, their children (family and friends) living with family violence. SafeSteps provide access to professional support through a comprehensive range of services to enable women to become - and stay-free from violence at **1800 015 188**, 24 hours a day, 7 days a week.

9.1.3 *Women's Information and Referral Exchange*

The Women's Information and Referral Exchange is a woman's information and support service for all Victorian women, no matter what the issue. The service is available at **1300 134 130** from 9 am to 5 pm, Monday to Friday (except public holidays).

9.2 For men experiencing family and domestic violence

9.2.1 *Men's Referral Service*

The Men's Referral Service provides support and referrals to male victims of family violence. The Men's Referral Service also provides support to men who perpetrate family and domestic violence, women and men seeking information on behalf of their current or ex male partners, friends or family members, and workers from a range of agencies seeking assistance for their male clients. The Men's Referral Service can be contacted at **1300 766 491**, 8 am to 9 pm Monday to Friday; Weekends 9 am to 6 pm (for Tasmania and New South Wales the Men's Referral Service is open 24 hours, 7 days a week).

9.2.2 *MensLine*

MensLine Australia is the national telephone and online support, information and referral service for men with family and relationship concerns. The service is available from anywhere in Australia and is staffed by professional counsellors, experienced in men's issues. MensLine Australia service can be contacted at **1300 78 99 78**, 24 hours a day, 7 days a week.

9.3 Lesbian, Gay, Bisexual, Trans and/or Intersex ("LGBTI") Community

9.3.1 *QLife*

Telephone and web-based counselling, referrals and support groups for LGBTI people and their families at **1800 184 527** from 3 pm to midnight, 7 days a week.

9.3.2 *Men's Referral Service*

The Men's Referral Service provides support and referrals to male victims of family violence. The Men's Referral Service also provides support to men who perpetrate family and domestic violence, women and men seeking information on behalf of their current or ex male partners, friends or family members, and workers from a range of agencies seeking assistance for their male clients. The Men's Referral Service can be contacted at

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10. General resources

10.1 The Lookout

The Lookout provides information, resources and services aimed at preventing and responding to family violence. It is also for families, friends and neighbours or women experiencing violence, as well as the professionals who support them. They can be contacted on their national helpline at **1800 737 732**, 24 hours a day, 7 days a week.

10.2 Domestic Violence Resource Centre Victoria

The Domestic Violence Resource Centre Victoria is a state wide service that provides training, publications, research and other resources to those experiencing or who have experienced family violence, and practitioners and service organisations who work with family violence victims. They can be contacted at 9 am to 5 pm on Monday to Friday on **03 8346 5200** (except public holidays where hours may differ).

11. Assistance to you if you are the person exercising manipulative or violent behaviour

We recognise that you may require assistance to change your behaviour because you are aware that you are the one that is demonstrating inappropriate behaviour which causes other members of your family or household to feel intimidated, fearful or unsafe.

You may require assistance to change your violent, controlling or aggressive behaviour and anger. The following services are available:

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11.3 Men's behaviour change programs

A program run throughout Australia designed for men who want to end their use of controlling and abusive behaviour and other problematic behaviour in their relationships.

Victoria, New South Wales and Tasmania call **1300 766 491**

Australia wide **1300 015 120**