

# York Underwriting Family Violence Policy

## Support For Our Customers Experiencing Family and Domestic Violence

At York we recognise that family violence is a serious issue that it affects diverse sectors of our community. Our policy outlines the support available to all customers who may be experiencing family violence. We acknowledge that if you have previously experienced family violence or are currently experiencing family violence that this may make your ability to communicate with us more challenging, and/or make payments to us more difficult. We also acknowledge that we have a responsibility to ensure that we have in place measures to support you in these times of need.

### York's Commitment to You

- York recognises family violence is unacceptable in any relationship and customers experiencing family violence will be treated with dignity and respect;
- The support we provide customers experiencing family violence is of the highest priority;
- Customers who indicate or disclose family violence are able to access support from York that is appropriate to their circumstances;
- Disclosures made to any relevant third parties will be made with great care, keeping in mind the sensitivity and confidentiality of the customer's situation; and
- We may need to be flexible and vary our approach to our customers based on individual circumstances, including providing more personalised support to help customers navigate through our processes.

### We Are Here to Support You

Where you disclose family violence, or where we have reason to believe family violence is occurring, we will handle this information sensitively and will, on a case by case basis, consider various measures to support you, such as:

- prioritising the sensitivity of your situation;
- maintaining confidentiality of information;
- minimising the number of times you need to disclose your situation by having dedicated employees specifically trained to assist customers experiencing family violence;
- manage the way we communicate with you so we do not add further risk;
- providing financial hardship assistance depending on your circumstances;
- suspending or deferring collections activities;
- providing you with referral assistance to appropriate support agencies where needed.

## Training Our Employees to Assist You

All our customer-facing employees have received awareness training to support customers experiencing family violence. Additionally, York has dedicated employees within our claims, sales and servicing areas who have received additional specialist training to support customers experiencing family violence with extra care and flexibility.

## Confidentiality Undertaking

We understand the risks of disclosing information in relation to customers experiencing family violence. Protecting your personal and other confidential information – such as your physical address and telephone number – is critical to your safety in these situations. In addition to our Privacy Policy, we will discuss safe ways to communicate with you and how we record your confidential information. We will protect your sensitive information and, where possible, give you control over how your personal information is shared with third parties. We will inform you about what information you need to share with other policyholders, such as information about a claim, so you can make appropriate arrangements.

## Sensitive Claims Handling

We will provide support to you throughout the claims process on a case by case basis. This may include fast-tracking your claim, providing emergency payments or accommodation and/ or reviewing decisions where there may be ambiguity about your cover.

## If You're Having Trouble Paying Your Insurance Premium

Family Violence may cause circumstances that impact on your financial wellbeing, including your ability to meet payments. If you have identified that you are being affected by family violence, or where our trained employees have reason to believe family violence is occurring, we may offer financial hardship assistance, including offering deferred payments for premiums or waiving excesses.

## Support if you have outstanding debt

If you are experiencing family violence and there is a debt for unpaid premium, excess or a third party recovery, please talk to us so we can ensure we can help with this process.



## Other services that may help you:

Agency	Phone & Website	Website	Services Provided
1800 RESPECT	1800 737 732	<a href="http://1800respect.org.au">1800respect.org.au</a>	National 24-hour Domestic & Family Violence and Sexual Assault Line
MENSLINE	1300 78 99 78	<a href="http://mensline.org.au">mensline.org.au</a>	24/7 support, information and referral service for men with family and relationship issues
Lifeline	13 11 14	<a href="http://lifeline.org.au">lifeline.org.au</a>	24/7 counselling & referral service for people in a crisis situation
Beyond Blue	1300 224 636	<a href="http://beyondblue.org.au">beyondblue.org.au</a>	24/7 support to people experiencing anxiety or depression
National Debt Hotline	1800 007 007	<a href="https://ndh.org.au/">https://ndh.org.au/</a>	Financial counselling is a free, confidential service to assist people in financial difficulty
National Association of Community Legal Centres	Refer to website for local phone numbers in your area	<a href="http://www.nacclc.org.au/">http://www.nacclc.org.au/</a>	An independent not-for-profit community organisation that provides legal and related services to the public, focusing on the disadvantaged and people with special needs

## Definitions:

Term	Definition
Customers	<p>Are person(s) that:</p> <ul style="list-style-type: none"> <li>• have applied for (including obtaining a quote for) a Retail Insurance product to be issued by York;</li> <li>• have been issued with a Retail Insurance product that has been issued by York;</li> <li>• are Relevant Third Parties to a Retail Insurance product that has been issued by York.</li> </ul>
Relevant Third Parties	<p>Are person(s) that are:</p> <ul style="list-style-type: none"> <li>a) Third Party Beneficiaries;</li> <li>b) a third party not of the type listed in a) who York is recovering money from under a Retail Insurance product issued by York.</li> </ul>
Retail Insurance	Retail insurance is given the same definition as Part 16 of the General Insurance Code of Practice.
Third Party Beneficiaries	A person, company or entity who is not an insured but who is seeking to be, is specified to be, or is referred to as, a person to whom the benefit of insurance cover extends under a Retail Insurance product.
Family or Domestic Violence	<p>Behaviour that is violent, threatening or other behaviour by a person that caused or controls a member of the person's family, or causes the family member to be fearful.</p> <p>This behaviour can occur in current or past family or domestic relationships. Examples of behaviour that may constitute family or domestic violence include, but are not limited to the following:</p> <ul style="list-style-type: none"> <li>• physical or sexual abuse; or</li> <li>• emotional or psychological abuse; or</li> <li>• economic or financial abuse; or</li> <li>• threatening, intimidating or coercive; or</li> <li>• Technologically abusive, such as abusive emails or tracking activity on phones and electronic devices; or</li> <li>• behaviour that in any other way coerces or controls the family member and causes that family member to feel fear for their safety or wellbeing of that family member;</li> <li>• behaviour by a person that causes a child to hear or witness, or otherwise be exposed to the effects of behaviour referred to above.</li> </ul>