

QBE Family and Domestic Violence Customer Support Policy

QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239 545



If you are in an emergency situation, call 000

The safety and wellbeing of you and your family members comes first. For additional information and support call 1800 RESPECT, who are available 24/7

What is Family & Domestic Violence?

Family and domestic violence refers to violent, threatening, or abusive behaviour where an abuser seeks to dominate, coerce or control the other person, often an intimate family member or partner. Family and domestic violence is not limited to physical harm, it can include emotional, sexual, financial, psychological abuse and social isolation as well.

At QBE we recognise family and domestic violence impacts the communities in which we operate. We acknowledge it is complex, sensitive and personal, and if you are affected by it we are committed to supporting you with extra care through this difficult time as outlined in this policy.

The policy

This policy outlines our approach to supporting you if you are experiencing family or domestic violence. It is designed to minimise the risk of harm during our interactions with you and provide you respectful, sensitive and timely assistance.

How can we help?

At QBE we can help support you by:

- Responding to your disclosure of domestic and family violence with sensitivity and respect
- Minimising how often you need to disclose information about family violence
- Helping you set up new insurance policies
- Ensuring an appropriate and sensitive claims handling processes
- Where possible, accelerate claim decision outcomes
- Assisting to arrange access to financial hardship help
- Referring you to specialist services

Training

We have given our employees and partners training to help them recognise early signs of domestic and family violence, respond with empathy and compassion to a disclosure of domestic and family violence and refer where appropriate to external community services where additional support may be required.

Your privacy

We recognise that privacy and confidentiality can be critical to safety in any family and domestic violence situation, and we will treat any information you give us about your situation and your personal circumstances with confidentiality. For further information please refer to our Privacy Policy.

If you're a joint policy holder

If you hold a joint policy, meaning someone else is named on your policy as well as you, we will:

- Consider the potential risks to your personal safety and act according to our obligations relating to joint policy holders
- Where needed to protect your safety we can help you set up a new policy, and
- Offer a sensitive claims handling process that provides you confidentiality and safety.

Financial Hardship

If you've been impacted by family and domestic violence you may be eligible for financial hardship support such as deferred, reduced or waived payments for claims excesses or outstanding debts owed to us. For information on financial hardship please refer to our [financial hardship page](#).

Sometimes you may need extra help to get your finances back on track during a difficult time. For free, confidential, independent financial advice you can call the National Debt Helpline on 1800 007 007.

Employee Support

We also recognise that our own employees may be impacted by family and domestic violence and need support. We have a range of measures in place to support our people who are affected by family and domestic violence. These include our Family and Domestic Violence Policy, access to paid leave, our internal First Responder Network and Mental Health First Aid network, training for our people and referrals to external support services. In addition to this, employees have access to free and confidential support through our Employee Assistance Program.

Other Support Services

1800RESPECT **1800 737 732**
24-hour hotline for any Australian who has experience, or is at risk of, family and domestic violence and/or sexual abuse.

Lifeline **13 11 14**
Anyone across Australia experiencing a personal crisis or thinking about suicide.

Relationships Australia **1300 364 277**
Support groups and counselling on relationships, and for abusive and abused partners.

Kids Help Line **1800 551 800**
Free, private and confidential telephone and online counselling service specifically for young people between 5 & 25 in Aus.

Mensline Australia **1300 789 978**
24-hour phone and online support and information service for Australian men. Supports men and boys who are dealing with family and relationship difficulties.

Women's Legal Services Australia **wlsa.org.au/**
A national network for community centres specialising in women's legal issues.

Aboriginal Family Domestic Violence Hotline **1800 019 123**
A dedicated contact line for Aboriginal victims of crime who would like information on victim's rights, how to access counselling and financial assistance.

Q Life **1800 184 527**
A dedicated contact line for LGBTI relationship support.

National Debt Helpline **1800 007 007**
Free, confidential, independent financial advice.

Assure **1800 808 374**
Access to up to 3 free, confidential counselling sessions through QBE's partnership with Assure