

Family Violence and Financial Abuse Policy

This guide sets out the standards of conduct undertaken by Woodina Underwriting Agency Pty Ltd in accordance with the General Insurance Code Practice (the Code). The objective is to assist any customers affected by family violence or financial abuse.

We are committed to managing customers who are experiencing family violence or financial abuse with empathy, sensitivity and with the utmost consideration to customer's security and individual financial circumstances.

We recognise that family violence and financial abuse are serious and prevalent occurrences in Australian society. We aim to provide customers affected with entitlements to safe, supportive, timely and flexible assistance.

Definitions

In Australian Law, "family violence" is defined as: "violent, threatening or other behaviour by a person that coerces or controls a member of the person's family... or causes the family member to be fearful" (Family Law Act 1975 (Cth), section 4AB).

Family Violence means more than physical violence. It includes emotional abuse, psychological abuse, sexual abuse, financial or economic abuse and damage to property.

"Customer" means an individual insured, a third party beneficiary, a potential customer or an individual we are seeking to recover money from.

Training

We provide appropriate training to all our staff and service suppliers who:

- Engage with customers;
- Are managers of staff who engage with customers, and who are responsible for who this engagement occurs;
- Are responsible for the development of products, processes and systems.

Our training considers the nature of consequences of family violence and financial abuse, how to identify the signs of family violence or financial abuse, how to engage effectively and appropriately with affected customers, and how to apply this policy.

We review and update our training regularly and as required.

Private and Confidential Information

We are committed to security of our customer's personal information and will engage with them to determine their preferred methods of communication. We will minimise the need for customers to repeat disclosure.

We offer to speak to a customer's support person, such as a financial or legal counsellor, their Insurance Broker or anyone else they may deem appropriate. We need the customer's permission to talk to their support person, so if they wish to have them act on their behalf they will need to provide us with a written "Letter of Authority" that confirms this.

Financial Hardship Assistance

We understand that financial difficulty can affect anyone. We believe in treating our customers with respect, empathy and in a non-judgemental manner.

We also understand that our customer's circumstances are unique and will work with them to identify the type of assistance that best suits their situation.

In addition to the Code's existing requirements about Financial Hardship, we will fast-track the financial hardship request and provide options for the customer to retain their policy if they say they cannot pay their premium.

Referrals

For further assistance with family violence or financial abuse, we recommend a customer contact the following:

Australia-Wide

- Kildonan Uniting Care
- 1800 RESPECT
- Domestic and Family Violence Response Training

Australian Capital Territory

- Legal Aid ACT

New South Wales

- NSW Health Education Centre Against Violence
- Women's Domestic Violence Court Advocacy Service
- Gendered Violence Research Network, UNSW
- Ask LOIS (Women's Legal Service NSW)
- LawAccess NSW
- Legal Aid NSW

Northern Territory

- Northern Territory Legal Aid Commission



Woodina
Underwriting Agency

Queensland

- Queensland Centre for Domestic and Family Violence Research
- Legal Aid Queensland

South Australia

- Legal Services Commission of South Australia

Tasmania

- Legal Aid Commission of Tasmania

Victoria

- Domestic Violence Resource Centre Victoria
- Victoria Legal Aid

Western Australia

- Women's Council for Domestic and Family Violence Services
- Legal Aid WA