

General Insurance Family Violence Policy

May 2023

Purpose - Colin Biggers & Paisley (CBP) believes that Family Violence is unacceptable and should not be tolerated. We are committed to supporting those who are experiencing Family Violence.

This Policy details CBP's approach to managing vulnerable insurance customers affected by Family Violence.



Scope

Our General Insurance Family Violence Policy applies to the customers of our insurance clients (**Customers**), whose products are covered by the General Insurance Code of Practice (**the Code**).



Definitions

Family Violence (or domestic violence), as defined in the *Family Law Act 1975* (Cth), is 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 Violence is not limited to physical instances of violence and may also include emotional, psychological, financial/economic or sexual abuse and threats of abuse. Family Violence can include damage to property and animals. Customers affected by Family Violence fall within a broader class of 'vulnerable customers' under the Code.



Policy

Where it is reported, or suspected, that a Customer is affected by Family Violence, the safety of the individual and their family is paramount. At all times, the Customer will be treated with respect, dignity and sensitivity.

We will not require the Customer to provide evidence they are affected by Family Violence in order to receive support under this Policy.

The support and assistance provided by CBP will depend on the specific circumstances and instructions provided by our insurance client. We will:

- Notify our insurance client of any reported or suspected Family Violence;
- Liaise with our insurance client about special arrangements or reasonable allowances in handling the legal matter;
- Ask a Customer who self-identifies as being affected by Family Violence what their financial situation is, to determine whether they are also experiencing financial hardship;

- Implement internal processes:
 - Aimed at minimising the number of times a Customer needs to discuss their Family Violence situation;
 - Where possible, to provide Customers with consistency in speaking to one employee;
 - Where required, to facilitate safe contact with the Customer;
 - Where required, to ensure compliance with any court-issued family and domestic violence orders.
- Provide vulnerable customer training (including Family Violence) and additional support to our employees;
- Provide Customers with a copy of this Policy on request.



Privacy & Confidentiality

We take our duty to protect an individual's privacy, and to create an environment of respect and confidentiality, seriously.

Records containing personal information will be managed in accordance with our obligations under the *Privacy Act 1988* (Cth) and in accordance with our Privacy Policy.

Further, all information concerning matters involving actual or suspected Family Violence will be kept confidential. This information will only be disclosed:

- a. If required by law;
- b. To our insurance client, to the extent required to manage the legal matter and provide additional support and assistance to the individual Customer;
- c. In other situations, with prior consent from the affected Customer;
- d. If we believe there is a serious and imminent threat to the safety of the Customer or others.



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