

One Underwriting's Family Violence Policy

1. Introduction

One Underwriting's Family Violence Policy outlines how One Underwriting will support customers experiencing family violence. 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 is more than physical violence and may also include, emotional, psychological, financial/economic, sexual abuse and threats of abuse. Family violence can include damage to property and animals.

2. One Underwriting's support to customers experiencing family violence

Where a customer discloses family violence, or we suspect that a customer may be experiencing family violence, we will, on a case-by-case basis, consider various measures that can be initiated to support the customer, such as:

- Ensuring that customers are treated with dignity, respect, and compassion while recognising that family violence is unacceptable in any relationship.
- Prioritising their safety.
- Managing how we communicate with the customer so that we do not place the customer in any further risk.
- Maintaining confidentiality of the information disclosed by the customer.
- Making it easier for the customer to communicate with us.
- Ensuring support is offered to customers who indicate or disclose that they are experiencing family violence.
Ensuring that we treat any disclosure of a customer's circumstances to a third party with sensitivity and confidentiality.
- Recognising that we may need to be flexible depending on customers' individual circumstances.

3. One Underwriting's management of situations where family violence is identified or suspected

One Underwriting will:

- Take additional care when dealing with customers affected by family violence and provide additional support and assistance in connection with the provision of insurance services, where reasonable.
- Protect personal information as this is critical to ensuring the safety of the customer.
- Discuss with the customer the best method of communicating with them and keeping a record of those communication requirements.
- Work with the customer to determine if communication should involve the customer's professional financial counsellor, lawyer, community services worker, legal aid officer or family and domestic violence specialist.
- Where possible, provide customers with consistency in speaking to one staff member that has knowledge of the customer's details including personal situation.
- Provide appropriate training to our staff that considers the nature of consequences of family violence including how to identify the signs of family violence.
- Refer customers to specialist, external family violence and financial hardship services such as:

| Organisation | Phone | Website | Services provided |
|------------------------|--------------|---|--|
| 1800 RESPECT | 1800 737 732 | https://www.1800respect.org.au/ | National 24-hour Domestic and Family Violence and Sexual Assault line |
| MensLine Australia | 1300 789 978 | https://mensline.org.au/ | 24/7 support, information and referral service for men with family and relationship issues |
| Lifeline | 131 114 | https://www.lifeline.org.au/ | 24/7 counselling and referral service for people in a crisis situation |
| Beyond Blue | 1300 224 636 | https://www.beyondblue.org.au/ | 24/7 support for people experiencing anxiety or depression |
| National Debt Helpline | 1800 007 007 | https://ndh.org.au/ | Free service to assist people experiencing financial difficulty |

4. Contact us

If you are experiencing family violence or have any questions relating to this policy, please contact us via one of the following options:

Address:

Level 33
201 Kent Street
Sydney NSW 2000

Phone: **1300 000 663**

| Policy Version | Approved by | Date | Status |
|----------------|------------------|------------------|-------------|
| June 2022 | Chamila Fernando | 1 June 2022 | Superseeded |
| November 2023 | Matthew Rowan | 22 November 2023 | Active |