

Keystone Underwriting Pty Ltd Public Family Violence Policy

This policy sets out Our commitment to assist Customers that may be affected by Family Violence. This policy only applies in relation to Retail Insurance.

We are committed to assisting Customers who may be experiencing Family Violence with sensitivity, dignity, respect, compassion and take into account such Customers' security and financial hardship circumstances where applicable.

This may include arranging additional support in relation to your insurance arrangements or, for example, referring you to people, or services, with specialist training and experience to assist you with your personal circumstances.

Certain terms have special meaning as set out in the Definitions section below.

Training

We provide appropriate training to all our employees to help them:

- a. understand if you may be vulnerable;
- b. identify, support and avoid harm to Customers affected by Family Violence;
- c. decide about how best, and to what extent, we can support you;
- d. protect private and confidential, and personal information of Customers affected by Family Violence;
- e. take account of your particular needs or vulnerability; and
- f. engage with you with sensitivity, dignity, respect and compassion — this may include arranging additional support, for example referring you to people, or services, with specialist training and experience.

We will review and update our training on a regular basis.

If you are in immediate danger

The safety of you and your family is of utmost importance.

Call the police on 000 if you or your family members are in immediate danger.

Once an emergency situation has passed you can later contact us in relation to your insurance needs.

Tell us about your situation if you can

Where you are in a position to tell our employees about your circumstances or concerns please do this so we can offer support and assistance in a timely manner.

Support and Assistance

When we become aware that you may be in a Family Violence situation, we will make a record of this to try and minimise the need for you to make repeated disclosure to us about your situation.

We will discuss safe ways to communicate with you and record this on file for example:

- a. whether it is a good time to talk;
- b. if it's safe to leave phone messages; or
- c. alternative ways to contact you or your support person.

Our employees may ask you questions about your current situation to understand whether it is safe to continue with the call at that time. For example, by asking if you are alone or with someone else at the time. This information may also assist us to refer you to an appropriate external service provider also for further help.

You can ask us to deal with a support person on your behalf at any time. We will need their contact details and consent from you to do this.

If we identify that you may be in a Family Violence situation we will ask in any case if you would like us to deal with a support person on your behalf (for example, a lawyer, consumer representative, counsellor, interpreter, relative or friend) and to provide us with their details if you can so that we can contact them to continue the call with your consent to reduce the risk of you being exposed to danger.

If you would prefer to only speak to an employee with a particular gender because of your circumstances we will arrange for this provided it is practical for us to do so. In time critical situations this may not always be the case.

Your policy details

We will ask you if you have more than one policy or account that needs to be amended due to Family Violence and will proactively search for other policies in your name to ensure that any protection we put in place for you applies across all the policies you hold with us.

We will help you to set up new insurance policies if required.

We will arrange for correspondence in relation to joint policies to be sent to different addresses (whether physical or email) for you and the alleged perpetrator if you request this.

We will inform you about the circumstances and nature of information that we have to share with the alleged perpetrator so that you can make arrangements accordingly.

Private and Confidential Information

We will handle your personal information in accordance with, and subject to, the requirements under the Privacy Act 1988 (Cth) and any other applicable laws and our Privacy Policy.

We are committed to the security of your personal information and will engage with you to determine your preferred methods of communication.

We will minimise the need for you to repeat disclosure.

We will not disclose your personal information to the alleged perpetrator of the Family Violence if you tell us who they are, even if they are a joint policyholder, unless we are required to do so by law.

Where you have told us you are in a Family Violence situation we recommend that you update any personal security codes you may use to prevent access to your information by the alleged perpetrator, especially if they are based on information the alleged perpetrator may be aware of.

Claims Handling

Our employees will handle a claim with sensitivity, flexibility and care if:

- a. you and the alleged perpetrator are joint policyholders; or
- b. the alleged perpetrator has caused the claim — for example, by damaging the property the subject of the claim.

If you are affected by Family Violence and you made a claim with us, we will support you throughout the claims process depending on your circumstances, for example, we may fast track your claim, provide you with emergency payments or accommodation and/or review decisions that we made where there is ambiguity about cover.

We will not require you to do either of the following (unless you are comfortable doing so):

- a. make direct contact with the alleged perpetrator; or
- b. make a police report about the alleged perpetrator.

We will try to make sure any claim payment is made to the appropriate party or parties, as applicable and subject to any legal obligations we must abide by.

We will also ensure that anyone visiting your home or site on our behalf is trained and aware that you may be in danger, and be mindful that events that result in insurance claims can trigger violence.

Financial Hardship Assistance

If you tell us, or we identify, that you are being affected by Family Violence, we will ask about your financial situation to determine if you are experiencing Financial Hardship.

In addition to the Code's existing requirements about Financial Hardship, we will:

- a. fast-track the financial hardship request; and
- b. provide options for you to retain your policy if you cannot pay the premium. Such options could include:
 - i. changing the benefit structure or the sum insured;
 - ii. reducing the benefits, or removing, or altering, benefit options; or
 - iii. pausing premium payments, without cancelling the policy.

If you have an outstanding debt with us, or if you are experiencing family violence which impacted on your financial wellbeing to meet your payment obligations, please contact us so we can discuss how we may help.

Assistance Services

The following are a list of specialist service providers identified by the Insurance Council of Australia that may be able to assist customers experiencing Family Violence. We do not have any affiliation or relationship with these organisations and are not responsible for any assistance services they may provide.

Australia-wide

- Kildonan UnitingCare
- 1800 RESPECT Ph. 1800 737 732
- Domestic and Family Violence Response Training
- Lifeline Australia Ph. 13 11 14
- Mensline Ph. 1300 78 99 78

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

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

Definitions

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

"Family Violence" means 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. Examples of behaviour that may constitute family violence include, but are not limited to the following:

- a. physical violence;
- b. emotional abuse;
- c. psychological abuse or controlling behaviour;
- d. sexual abuse;
- e. financial or economic abuse;
- f. damage to property;
- g. stalking;
- h. abuse of older Australians;
- i. technological abuse, such as abusive emails or tracking activity on phone and electronic devices; and
- j. behaviour by a person that causes a child to hear or witness, or otherwise be exposed to the effects of behaviour referred to above.

Retail Insurance means a general insurance product that is provided to, or to be provided to, an individual or for use in connection with a Small Business, and is one of the following types:

- a. a motor vehicle insurance product (Regulation 7.1.11);
- b. a home building insurance product (Regulation 7.1.12);
- c. a home contents insurance product (Regulation 7.1.13);
- d. a sickness and accident insurance product (Regulation 7.1.14);
- e. a consumer credit insurance product (Regulation 7.1.15);
- f. a travel insurance product (Regulation 7.1.16);
- g. a personal and domestic property insurance product (Regulation 7.1.17), as defined in the Corporations Act 2001 and the relevant Regulations.

Small Business means a business that employs:

- a. less than 100 people, if the business is or includes the manufacture of goods; or
- b. otherwise, less than 20 people.

We, Us, Our means Keystone Underwriting Pty Ltd ABN 78 601 944 763.