Keystone Underwriting Pty Ltd
Vulnerable Customer Policy

How we Support Customers Experiencing Vulnerability

We are committed to taking extra care with persons who experience vulnerability in relation to retail insurance (see definition section below).

We recognise that a person's vulnerabilities can give rise to unique needs, and that their needs can change over time and in response to particular situations. A person's vulnerability may be due to a range of factors such as:

- age;
- disability;
- mental health conditions;
- physical health conditions;
- family violence;
- language barriers;
- literacy barriers;
- cultural background;
- Aboriginal or Torres Strait Islander status;
- remote location; or
- financial distress.

We encourage you to tell us about your vulnerability so that we can work with you to arrange support — otherwise, there is a risk that we may not find out about it.

You can contact us on 1300 946 530 or at admin@ksua.com.au

We value the protection of your privacy. Please refer to our Privacy Policy for details on how we deal with and manage personal information.

If you are experiencing **financial hardship** contact us on 1300 946 530 or at admin@ksua.com.au to find out about the support we can provide to you. We have policies and training for employees to help them identify if you are experiencing **financial hardship** and decide how we may be able to provide support to you. This can include fast-tracking claims if you have an urgent financial need, payment options for your claims excess, or putting on hold an action to recover an amount from you if we identify you are experiencing financial hardship.

We can provide you with support if you are affected by family violence. See the Keystone Family Violence Policy on the Keystone website. We are also committed to treating people with past or current **mental health conditions** fairly. We have a program designed to drive and improve employee awareness and have tailored our products and services in accordance with anti-discrimination laws regarding mental health.

Helpful Assistance Services

Interpreting and other assistance services

Government Translation and Interpretation Services
Immediate phone interpreting (24 hours, every day of the year)
Phone: 131 450 (within Australia)
Phone: +613 9268 8332 (outside Australia)

ATIS phone interpreting (24 hours, every day of the year)
Phone: 1800 131 450

Free Interpreting Service (enquiries about free services)

Phone: 1300 575 847
Email: tis.freeinterpreting@homeaffairs.gov.au

The National Relay Service (NRS)
This is an Australia-wide telephone access service available to customers who are deaf or have a hearing or speech impediment)
Voice: 1300 555 727
TTY: 133 677
SMS: 0432 677 767

Other support

Wesley LifeForce service finder
This provides a tool for suicide prevention services and crisis support to people most at risk. Connect to a range of local services in your area. Visit Wesley Lifeforce service finder.

IDCare
This service supports Australians concerned with issues relating to misuse of their identity or cyber security. Call 1800 655 556 (Monday to Friday, 8am – 5pm AEST) or submit a web request.

1800 RESPECT
This is a free and confidential service for family and domestic violence support. Call 1800 737 732 (available 24/7).

Beyond Blue
This provides information and support for depression, anxiety and suicidal thoughts. Call 1300 224 636 for immediate support (available 24/7).

Lifeline
This is a free and confidential 24-hour crisis support and suicide prevention service. Call 13 11 14 (available 24/7).

MENSLINE
Phone: 1300 78 99 78
Website: mensline.org.au
24/7 support, information and referral service for men with family and relationship issues.

Advocare
This provides a range of advocacy and information services specially designed to assist older people, their families and carers. Call 1800 655 566.

Services Australia
Delivers government payments and services. If eligible, social work services can provide support, counselling and information in difficult times. Visit Services Australia for contact information.

National Debt Helpline
Provides free financial counselling that helps people in Australia manage debt problems. Call 1800 007 007 (Monday to Friday, 9:30am – 4:30 pm).

Ask what your bank may be able to do to relieve your mortgage payments or other options.

Give your utility company a call if you are finding it tough to pay your bills because they may be able to assist.

Definitions

Retail Insurance – a general insurance product that can be provided to an individual or in connection with a **Small Business**, and is one of the following types:
a. motor vehicle insurance product (Regulation 7.1.11);
b. home building insurance product (Regulation 7.1.12);
c. home contents insurance product (Regulation 7.1.13);
d. sickness and accident insurance product (Regulation 7.1.14);
e. consumer credit insurance product (Regulation 7.1.15);
f. travel insurance product (Regulation 7.1.16);
g. personal and domestic property insurance product (Regulation 7.1.17)
as defined in the *Corporations Act 2001* and the relevant Regulations.

Small Business – a business that employs:
a. less than 100 people, if the business involves 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.