

Family Violence Policy

SCOPE OF POLICY:

The scope is to set out the standards of conduct undertaken by Quantum Underwriting Agencies Pty Ltd in accordance with the General Insurance Code Practice (the Code). The objective is to assist any customers affected by 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 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.

CONDUCT

We are committed to managing customers who are experiencing family violence with empathy, sensitivity and with the utmost consideration to customer’s security and individual financial circumstances. We believe in treating our customers with respect, empathy and in a non-judgmental manner

We recognise that family violence is a serious and prevalent occurrence in Australian society. We aim to provide customers affected with entitlements to safe, supportive, timely and flexible assistance.

TRAINING

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

- engage with customers
- are responsible for the development of products, processes, and systems

Our training considers the nature of consequences of family violence, how to identify the signs of family violence, 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 your personal information and will engage with you to determine your preferred methods of communication.

You can ask a support person to contact us, such as a financial or legal counsellor, your Insurance Broker or anyone else you consider appropriate. We need your permission to talk to your support person, so if you wish to have them act on your behalf you will need to provide us with a written "Letter of Authority" that confirms this.

CLAIMS HANDLING

We are not authorised to handle claims on behalf of Underwriters. Those who are authorised to deal with your Claim will handle your claim with flexibility, transparency, and care.

FINANCIAL HARDSHIP ASSISTANCE

We understand that financial difficulty can affect anyone. Your circumstances are unique and will work with you to identify the type of assistance that best suits your situation.

FURTHER ASSISTANCE – DOMESTIC VIOLENCE AND COUNSELLING HOTLINES

1800RESPECT

LIFELINE 13 11 14

MENS REFERRAL SERVICE 1300 766 491

MENSLINE AUSTRALIA 1300 789 978

KIDS HELP LINE 1800 551 800

RELATIONSHIPS AUSTRALIA 1300 364 277

ABORIGINAL FAMILY DOMESTIC VIOLENCE HOTLINE 1800 019 123