

Vulnerable Customers Policy



Introduction

Insurance.com.au Pty Ltd (“insurance.com.au”) is committed to taking extra care with customers who experience vulnerability. 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. We will ensure we have the support measures in place to work with vulnerable customers to find a suitable, sensitive and compassionate way to do business with us.

Our Approach

Vulnerable Customers are current or prospective Customers whose ability or circumstances require us to take extra precautions in the way that we sell and provide our services to ensure that they are not disadvantaged in any way.

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

Types of vulnerability vary widely; a person could be considered vulnerable due to an illness or disability, due to a temporary set of circumstances, or due to their environment or level of education. Vulnerability can be temporary, sporadic, situational or permanent and it is important to note that people in vulnerable situations may not consider themselves to be vulnerable.

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 or learning difficulties;
- cultural background;
- Aboriginal or Torres Strait Islander status;
- remote location; or
- financial distress.

Our commitment is to treat all customers requiring assistance with utmost respect and support, including providing access to suitable support services or using a support person.

Our Internal Policies and Training

Insurance.com.au acknowledges our responsibility to have measures in place to support vulnerable customers where needed. We have internal policies and training appropriate to our Employees roles to help them to:

- identify if a customer is vulnerable;
- understand how best and to what extent Insurance.com.au can support a vulnerable Customer;
- take into account a Customer’s particular needs or vulnerability; and
- engage with vulnerable Customers with dignity, respect and compassion.

We will continue to monitor the appropriateness of our policies and procedures and update them when required.

Privacy and Confidential Information

We understand the sensitive nature and risks associated with disclosure of personal information by Customers who are experiencing vulnerability. We will take care to protect your personal and confidential information in line with

our Privacy Policy. We will discuss with you the options available to you when communicating with us including using a support person. Where possible, we will be flexible in our approach on a case by case basis. We will ask for your consent before we proceed.

Accessing support and other information

Insurance.com.au encourages vulnerable customers to access and use the support services available.

Some of the services available are:

Impaired Hearing or Speech

- National Relay Services: [communications.gov.au](https://www.communications.gov.au)
- Voice Relay: 1300 555 727
- SMS Relay: 0423 677 767

English as a Second Language

Translating and Interpreting Services

- [tisnational.gov.au](https://www.tisnational.gov.au)
- 131 450

Financial Counselling

National Debt Helpline

- [ndh.org.au](https://www.ndh.org.au)
- 1800 007 007

Complaints & Dispute Resolution Guide



Indigenous Support Services

Kari Aboriginal Services

- kari.org.au
- 028782 0300

Head to Health

- headtohealth.gov.au
- Mob Strong Debt Helpline
- 1800808 488

Mental Health

Lifeline

- lifeline.org.au
- 13 11 14

Beyond Blue

- beyondblue.org.au
- 1300 224 636

Mens Line

- 1300 789 978

Personal Crisis Counselling

Lifeline

- lifeline.org.au
- 13 11 14

Family Violence Counselling

1800RESPECT

- 1800respect.org.au
- 1800 737 732

Victims of Crime Assistance

Victims Access Line

- 1800633 063

Aboriginal Contact Line

- 1800 019 123

Legal Assistance

National Association of Community Legal Centres

- naclc.org.au