

ATC Insurance Solutions Pty Ltd

Level 4, 451 Little Bourke Street Melbourne VIC 3000

> ABN: 25 121 360 978 AFS Licence No. 305802

FAMILY VIOLENCE POLICY

ATC is committed to supporting customers who are affected by family violence. This policy outlines the ways in which ATC seeks to provide our customers experiencing family violence with safe, supportive, timely and flexible assistance.

Australian Law defines "family violence" as "violent, threatening or other behaviour by a person that coerces or controls a member of the person's family. or cause the family member to be fearful".

Family violence is not limited to physical violence and may also include emotional, psychological, financial, sexual abuse and threats of abuse.

TRAINING

ATC has developed a family violence training program. This program has been designed to provide our staff with the skills to ensure they:

- Are able to identify customers affected by family violence;
- Are aware of and understand ATC's policies and procedures when they are engaging with someone experiencing family violence; and
- Deal with customers experiencing family violence appropriately and with sensitivity.

We understand our customers who have experienced family violence may be unable to or be reluctant to disclose their circumstance. Therefore, our staff will be trained to identify signs that may indicate that a customer is experiencing domestic violence.

Training will be an ongoing process and will primarily focus on developing our staff's skills, knowledge competencies and understanding of customers experiencing family violence.

PRIVACY

ATC will maintain the confidentiality and privacy of all our customers personal information in accordance with Australian Privacy Laws and as further detailed in ATC's Privacy Policy.

We acknowledge that the privacy and confidentiality of customers experiencing family violence is important for their safety. We will therefore work closely with our customers to ensure their personal information is protected. This may include discussing safe ways to communicate, offering different forms and ways of communicating, allowing customers to communicate through an authorised support person or protecting the customers personal details on our system.

For further details on how ATC aims to protect all customers private and confidential information, please refer to ATC's online Privacy Policy.



CLAIMS HANDLING

ATC will support those customers affected by family violence throughout the claim process on an individual case-by-case basis. This support may include fast-tracking the assessment of the claim.

Customers who are experiencing family violence who require further assistance and support during the claims process may wish to contact ATC's Legal Counsel Stephanie Nielsen on (03) 9258 1789 or via email at stephanien@atcis.com.au.

DISCLOSURE

We understand the importance of minimising the number of times a customer has to repeat the disclosure of their family violence situation. ATC has processes and systems in place to ensure customers do not have to repeatedly disclose their experiences.

FINANCIAL HARDSHIP

We recognise family violence can impact our customers financial wellbeing, including the ability to meet payments.

In order to assist our customers experiencing financial hardship as a result of family violence we many offer financial hardship assistance which may include providing options for customers to retain their policy if they say they cannot pay their premiums.

To apply for your financial hardship assistance please contact our office on 03 9258 1777.

For further support customers may wish to contact the National Debt Hotline on 1800 007 007 or visit their website on ndh.org.au who provide free and confidential financial counselling.

SPECIALIST SUPPORT SERVICES

There are a number of specialised services that can assist customers experiencing family violence. We have listed some of these services below:

Agency	Phone	Website	Services Provided
1800 RESPECT	1800 737 732	1800respect.org.au	National 24-Hour Family / Domestic Violence and Sexual Assault Line
Lifeline	13 11 14	Lifeline.org.au	24/7 counselling & referral service for people in a crisis situation
MensLine Australia	1300 789 978	Mensline.org.au	24/7 support, information and referral service for men with family and relationship issues
Beyond Blue	1300 224 636	Beyondblue.org.au	24/7 support to people experiencing anxiety or depression
National Association of		Naclc.org.au	An independent not-for-profit community organisation that provides legal and related



Community Legal Centres		services to the public, focusing on the disadvantaged and people with special
		needs.