

# Travel Insurance Partners Family Violence Policy

## 1. The Policy

Travel Insurance Partners is committed to taking extra care with customers who experience vulnerability for many reasons including cultural background, age, health conditions and family violence. We recognise that vulnerabilities can give rise to unique needs, and that these needs can change over time and in response to particular situations. You may experience vulnerability when you buy travel insurance, during the trip, at the time you make a claim under the travel insurance policy or after.

The Travel Insurance Partners Family Violence Policy (hereinafter “the policy” or “this policy”) outlines Travel Insurance Partners approach to taking extra care of customers affected by family violence in providing its services, including handling of complaints with sensitivity, dignity, respect and compassion. Travel Insurance Partners follows the Australian General Insurance Code of Practice (GICOP) 2020 in formulating its framework for vulnerable customers including customers affected by family violence.

Travel Insurance Partners key priorities in managing interactions with vulnerable customers include:

- fair and sensitive treatment, ensuring they are treated with dignity and respect;
- safety of the customer and their family;
- to help ensure Travel Insurance Partners provides timely, consistent, and targeted assistance to customers affected by vulnerability.

Travel Insurance Partners is also committed to ensuring:

- our employees well-being, through the provision of support to our employees who are dealing with sensitive cases; and
- minimising the risk of harm in interactions with customers.

## 2. What is Family Violence?

‘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 is not limited to physical instances of violence and may also include threatening, emotional, psychological, financial/economic and sexual abuse.

Travel Insurance Partners staff will be alerted that you may be experiencing family violence if you:

- indicate the existence of an intervention order or equivalent;
- make requests to keep your personal and sensitive details confidential from a joint policy holder;
- indicate concerns about protecting your personal privacy, safety or security; or
- sound distressed over the phone.

## 3. How can we support you?

### I. We do not require evidence

Travel Insurance Partners does not require evidence of an intervention order to trigger the requirements of this policy. If you self-identify yourself as being affected by family violence, we can support you in accordance with the policy without further evidence.

## **II. We assure confidentiality of your information**

Once you inform us of your vulnerability from family violence:

- all information about you will be treated as sensitive information and kept confidential;
- personal information, including email and physical addresses and phone numbers will be kept secure and not shared with joint policy holders;
- customer files, (such as policy documents and claims information) will be flagged as affected by family violence and will be accessible only to identified authorised employees.

## **III. We will avoid you having to repeat your disclosure regarding vulnerability**

We will avoid you having to repeat any disclosure regarding your vulnerability by:

- flagging all active policies, you may have with us with your disclosure;
- minimising the information that you have to provide and the number of times you have to disclose the same information, noting that you may not have access to your personal information, records and documentation;
- where possible, provide you with consistency in speaking to the same employee in all communications.

## **IV. We will be flexible and sensitive in our communications**

Travel Insurance Partners staff will discuss safe ways to communicate and record these communication methods on the policy notes; such as if it's a good time to talk or if it's safe to leave phone messages or if you prefer email contact over phone.

We can also take into consideration that your specific preferences in communicating with us for example, if you request to speak to a male/female employee whom you feel more comfortable in communicating with.

If you require, Travel Insurance Partners staff can help you connect with a financial counsellor, lawyer, community services or social worker, legal aid officer or family violence specialist.

## **V. We will help you access required assistance and support**

Travel Insurance Partners staff can provide you with information for resource and referral services you may access for counselling and expert advice on vulnerabilities you are experiencing. We have also provided the contact details of resource and referral services in the next section for your reference.

## **VI. We can support you if family violence has led you to other vulnerabilities**

We will be mindful you may be subject to other vulnerabilities as a result of being affected by family violence such as financial hardship or depression.

If you are experiencing any other vulnerability as a result of family violence, Travel Insurance Partners staff will prioritise your claim, query or complaint in accordance with our vulnerable customer processes and help you access referral services, if you require.

## **VII. Employee identity and support**

At Travel Insurance Partners, we care about the identity and wellness of our staff supporting our customers with vulnerabilities. We have processes in place to protect their identity from any perpetrator of family violence and provide them with required support in handling sensitive matters.

## 4. Resource and referral services

The following resource and referral services are available for vulnerable persons in Australia:

EMERGENCY	AMBULANCE/POLICE/FIRE - 000
Help for families affected by relationship or separation issues	<a href="#">Family Relationship Advice Line</a> 1800 050 321 8am to 8pm, Monday to Friday 10am to 4pm, Saturday
Crisis Support	<a href="#">Lifeline</a> 13 11 14 24 hours <a href="#">Crisis Support Chat</a>
Family violence, abuse and sexual assault counselling	<a href="#">1800RESPECT</a> 1800 737 732 24 hours <a href="#">1800RESPECT Online Chat</a>
Financial counselling	<a href="#">National Debt Helpline</a> 1800 007 007 9.30am to 4.30pm, Monday to Friday
Family counselling, mediation and dispute resolution services	<a href="#">Relationships Australia</a> 1300 364 277
National disability abuse and neglect hotline	<a href="#">Job Access</a> 1800 464 800 Job Seeker Hotline on 13 62 68
Elder abuse victim support	<a href="#">Compass</a> 1800 ELDERHelp 1800 353 374 Note: this number redirects you to the phone line in your state or territory. Operating hours and services vary.
State and territory elder abuse victim resource centres	<a href="#">My Aged Care</a> 1800 200 422 8am to 8pm, Monday to Friday 10am to 2pm, Saturday
Advocacy and advice for older people	<a href="#">Older Persons Advocacy Network</a> 1800 700 600 8am to 8pm, Monday to Friday Note: this number redirects you to the Older Persons Advocacy Network organisation in your state or territory.
Dementia information and support	<a href="#">Dementia Australia</a> 1800 100 500 9am to 5pm, Monday to Friday <a href="#">Helpline webchat</a>
Translating and interpreting service	<a href="#">TIS National</a> 131 450 Free 24hr service via telephone or on-site

## 5. How to lodge a complaint?

If you are not happy with how Travel Insurance Partners handled your vulnerability, insurance policy or claim, you can lodge a complaint.

You can indicate to Travel Insurance Partners staff, if you wish to lodge a complaint and they will help you escalate the matter to the Complaints team. Alternatively, you can write to us or ask to speak with a Team Leader or Complaints Officer.

If for any reason, you remain unsatisfied with Travel Insurance Partners response to your complaint or there had been an undue delay in our response (exceeding 30 calendar days), you may contact the Australian Financial Complaints Authority (AFCA).

### **Travel Insurance Partners**

- Phone: 1300 728 012
- Email: [customer-relations@travelinsurancepartners.com.au](mailto:customer-relations@travelinsurancepartners.com.au)

### **AFCA**

- Phone: 1800 931 678
- Email: [info@afca.org.au](mailto:info@afca.org.au)
- Website: [afca.org.au](http://afca.org.au)