

AIA AUSTRALIA - CLAIMS POLICY

Customers Requiring Additional Support

AIA Australia Limited

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HEALTHIER, LONGER,
BETTER LIVES

Introduction

AIA Australia (AIAA) is committed to providing high quality service, which includes treating customers with respect, dignity and empathy. We seek to provide customers with clarity and transparency regarding our processes and requirements, and endeavor to understand each of our customers' individual needs and circumstances.

We acknowledge that customers may have unique needs when accessing insurance, making an inquiry, change or transaction, claiming on their insurance or making a complaint. Customers' specific needs will vary, and our staff will assess each interaction on its individual characteristics. Where we identify a customer requiring additional or alternative support, we will take suitable measures to meet their needs.

AIAA recognises that a customer's need for additional support can be as a result of a number of considerations including:

- The customer's age and physical, cognitive and/or psychological health
- Cultural factors
- Language
- Socio-economic factors
- Geographical location
- Being unfamiliar with AIAA's requirements and services.

Some examples can include, but are not limited to, customers with a disability, customers exposed to domestic violence, customers with a mental health condition, customers from non-English speaking backgrounds and customers residing in remote communities.

Our Commitments

AIAA will:

- Be aware that some customers may require additional support;
- Take the necessary time to communicate with the customer;
- Be transparent with the customer about the process;
- Take reasonable steps to provide additional support where we identify it is required;
- Train our staff and other customer-facing representatives to identify and engage appropriately with customers, including those requiring additional support;
- Seek to ensure our customers understand our products, services and processes;

- Take measures and a flexible approach to assist, where we can, those customers who may require support in establishing their identity which is in line with AUSTRAC guidance whilst still meeting our obligations under the law; and
- Recognise and assist customers in remote and regional communities who may be having difficulties providing information, for example claim forms, within normal timeframes.

How we may be able to help

Some of the assistance options we may be able to provide customers if required are:

- Scheduling calls around a customer’s timetable, where reasonable;
- Communicating with a customer using their preferred method of communication where possible;
- Following up a telephone conversation with written communication (e.g. email or letter), where applicable, to reiterate a discussion;
- Being flexible with timeframes. For example, customers residing in remote or regional communities may have difficulty providing information or attending appointments in short timeframes;
- Being flexible with requirements where possible;
- Where possible and with the customer’s authority, obtaining information on their behalf;
- Seeking a tailored medical report from the treating doctor in place of the Medical Attendant’s Statement;
- When appropriate, liaising with an authorised party, rather than the customer directly (for example, if the customer is in hospital or if English is a second language);
- Using translation services for customers where English is a second language;
- If a customer is in urgent financial need, prioritising the assessment of their claim in line with the Life Insurance Code of Practice.

External support resources

Below is a list of the various community and government support services that may be considered when assisting a customer requiring additional support. This is not an exhaustive list of all services.

External Body	Description	Contact Details
Lifeline	Lifeline provides 24-hour crisis support and suicide prevention services	13 11 14 https://www.lifeline.org.au/
1800RESPECT	National counselling service specialising in sexual assault and domestic violence	1800 737 732 www.1800respect.org.au
Beyond Blue	Beyond Blue provides mental health information and support to all ages and locations	1300 224 636 www.beyondblue.org.au
Kids Helpline	Kids helpline is a 24/7 helpline critical to combatting youth suicide (age 13 to 25)	1800 55 1800 www.kidshelpline.com.au
REACHOUT.com	Reach Out provides online practical tools, chat services and peer support to help young people get through everything	www.reachout.com

from everyday issues to tough times

My Aged Care	My Aged Care is a national online and phone service to help older customers find out about aged care services, and what may be available to help them	1800 200 422 www.myagedcare.gov.au
Auslan	Auslan is an internet sign language resources site. Users of their website includes people with a hearing impairment, sign language interpreters to assist customers with a hearing impairment	1300 123 752 www.auslan.org.au
National Relay Service	The National Relay Service provides support for customers who are hard of hearing or having difficulty with speech. It allows customers to communicate via a special phone or the internet	1800 555 660 1800 555 630 http://relayservice.gov.au/contact/
Inclusion Australia	Inclusion Australia is the national and leading voice on issues of importance to people with an intellectual disability in Australia	info@inclusionaustralia.org.au www.ncid.org.au
Vision Australia	Vision Australia is a national provider of blindness and low vision services in Australia. They work in partnership with Australians who are blind or have low vision to help them achieve the possibilities they choose in life	1300 847 466
Better Hearing Australia	Better Hearing Australia is an independent hearing advocacy and consumer advice organisation in Australia. They have branches Australia wide to provide support to people affected by hearing loss	1300 242 842 www.betterhearingaustralia.org.au
Australian Hearing	Australia Hearing is a hearing specialist and provider of government funded hearing services. They provide hearing services to people eligible under the Australian Government Hearing Services Program	1300 412 512 www.hearing.com.au
Translating and Interpreting Service	The Translating and Interpreting Service (TIS National) is an interpreting service provided by the Department of Immigration and Border Protection for people who do not speak English and for agencies and businesses that need to communicate with their non-English speaking customers	13 1450 www.tisnational.gov.au
Indigenous Consumer	ICAN provides consumer education, advocacy and financial counselling	1300 369 878 http://ican.org.au
