

FAMILY VIOLENCE POLICY

August 2024



Your safety is paramount, and we are here to support you when you need it most. Everyone's needs are different and if you are experiencing any form of family or domestic violence, we can provide you with targeted support at the earliest opportunity.

If you or a family member are in immediate danger or in an emergency, please call 000.

What is Family and Domestic Violence?

Violence is not only physical; it can also be emotional, psychological, sexual, financial or economic abuse. 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".

A family or domestic member can be:

- a spouse, de facto partner, child, parent, grandparent, grandchild or sibling of a person
- a child, parent, grandparent, grandchild or sibling of a spouse or de facto partner of a person
- a person related to a person according to Aboriginal or Torres Strait Islander kinship rules.

Support we can provide

We will treat you with empathy and respect. Our staff are trained to listen to your needs and identify when additional support is required. Our staff can also identify appropriate external support, such as offering you a referral to a specialist support service. Where you are open to support from a specialist service, we'll ensure the provider is informed and understands your circumstances. We will minimise the number of times you're required to share your circumstances.

We acknowledge that the confidentiality of your personal and contact information are a key part of your safety, and we will do everything we can to protect this, including careful considerations regarding the nature of communications made in relation to joint policies. Should you wish for someone to act on your behalf, we will obtain your consent to discuss your circumstances with them.

You can choose not to disclose the circumstances of any family violence and we will only disclose such information if it is required for the purposes of your claim assessment, complaint or required by any law enforcement agency. We will advise you if we need to disclose your information and discuss with you how we will share your information.

We will make it easy for you to communicate with us. This includes ensuring that when we communicate with you, this will be done via your preferred communication channel (where available); for example by phone or email and at a time nominated by you. Our staff will discuss with you the best method of communicating with you in consideration of your safety. Where you have a claim or complaint, you will have a single point of contact and direct access to your claims assessor or complaints specialist.

We will minimise how often you are required to discuss your circumstances. Where possible, you will have one nominated staff member to communicate with you. We will ensure our staff only discuss your circumstances with you if needed.

If you are experiencing financial hardship, we have processes in place to ensure you have easy access to have this considered. This includes discussing what arrangements we can provide if you are having difficulties paying your premiums; for example our staff can review your eligibility to consider if premiums may be deferred or your cover can be reviewed. Support during the assessment of your claim may include making an early claim payment where possible and prioritising the assessment of your claim.

If appropriate, we can assist you to set up a new policy.

We will ensure your claim is not in any way impacted by your domestic situation and we will be flexible in our approach to assessing your claim. This includes prioritising the assessment of the claim and minimising what information is requested where possible.

If you are experiencing barriers in obtaining information, for example during the assessment of your claim, our staff will work with you to reach a resolution. This may entail considering alternate options, waiving requirements (where possible) or collecting the information on your behalf.

You can lodge a complaint if you are not satisfied that we have followed this family violence policy. You can find our complaints policy at aia.com.au. If you tell us, or we identify that you are suffering from family or domestic violence, your complaint will be prioritised to a resolution specialist.

We will review this policy periodically and at a minimum every three years, with the next review commencing in 2025. This review will include:

- completing an evaluation of our current processes and procedures to consider opportunities for enhancements.
- ensuring any links, references or support we may offer as part of our policy remain up to date.
- promoting compliance to our obligations under the Life Insurance Code of Practice.
- considerations to the policy remains fit for purpose in meeting its objectives, including offering tailored and accessible support to our customers who are experiencing family or domestic violence.

We are also committed to supporting our staff who experience family and domestic violence, or who are affected by serving customers who have experienced family and domestic violence. AIA has an internal Domestic Violence Support Policy for its employees which addresses flexible working arrangements, domestic violence support leave (special leave) and Employee Assistance Program, to name a few.

If you are experiencing an immediate threat, you should call 000.

You can also seek advice and support from:

- [1800RESPECT national helpline](http://1800RESPECT.org.au) 1800 737 732
- [Lifeline](http://lifeline.org.au) (24 hour crisis line) 131 114
- [National Safer in the Home](http://NationalSaferintheHome.org.au) 1300 694 167
- [eSafetyWomen](http://eSafetyWomen.org.au)
- [Kids Helpline](http://KidsHelpline.org.au) 1800 55 1800
- [Men's Referral Service](http://MensReferralService.org.au) 1300 766 491
- [Mensline Australia](http://MenslineAustralia.org.au) 1300 789 978
- [Relationships Australia](http://RelationshipsAustralia.org.au) 1300 364 277
- [NSW Domestic Violence Line](http://NSWDomesticViolenceLine.org.au) 1800 656 463
- [Qld DV Connect Womensline](http://QldDVConnectWomensline.org.au) 1800 811 811
- [Qld DVConnect Mensline](http://QldDVConnectMensline.org.au) 1800 600 636
- [Vic Safe Steps crisis response line](http://VicSafeSteps.org.au) 1800 015 188
- [ACT 24/7 Crisis Line](http://ACT247CrisisLine.org.au) 02 6280 0900
- [Tas Family Violence Counselling and Support Service](http://TasFamilyViolenceCounsellingandSupportService.org.au) 1800 608 122
- [SA Domestic Violence Crisis Line](http://SADomesticViolenceCrisisLine.org.au) 1800 800 098
- [WA Women's Domestic Violence 24h Helpline](http://WAWomen'sDomesticViolence24hHelpline.org.au) 1800 007 339
- [NT Dawn House](http://NTDawnHouse.org.au) 08 8945 1388

You can also contact your claims assessor, complaints handler or retention specialist directly. For other queries, please visit aia.com.au.