



A.I.S. Insurance Brokers Pty Ltd
ACN 065 797 597
ABN 36 543 825 719
AFS Licence No. 255304

137 Moray Street
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Australia

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A.I.S. Insurance Brokers Pty Ltd Family Violence, Hardship & Vulnerability Policy

A.I.S. Family & Domestic Violence Support

Family and domestic violence is a complex issue that A.I.S. takes seriously. Family and domestic violence refers to violent, threatening, or abusive behaviour where an abuser seeks to dominate, coerce or control the other person, often an intimate family member or partner. Family and domestic violence is not limited to physical harm, it can include emotional, sexual, financial, psychological abuse and social isolation as well. At A.I.S. we recognise family and domestic violence impacts the communities in which we operate. We acknowledge it is complex, challenging and personal, and if you are affected by it we are committed to supporting you through this difficult time.

Your safety and wellbeing:

There are a number of services available if you or someone you know is experiencing domestic or family violence. We've listed some these for you on the next page. However, in an emergency, if you feel you are in immediate danger and or you are not feeling safe, always call 000.

How can we help?

Domestic and family violence is not just limited to physical harm, but can take many forms, including financial abuse. Financial abuse is a form of family and domestic violence where there is force or intimidation used to control some or all financial decisions and force economic dependency. At A.I.S. we can help support you by:

- Giving you greater control over how your personal information is shared with third parties
- Finding safe ways to communicate with you in light of your circumstances
- Minimising how often you need to disclose information about family violence
- Helping you set up new insurance policies
- Ensuring an appropriate and sensitive claims handling processes
- Assisting to arrange access to financial hardship help
- Referring you to specialist services.

Our approach to assisting A.I.S. Customers who may be experiencing Family Violence.

We will:

- treat you with respect and dignity, and exercise discretion and sensitivity;
- make sure that safety is paramount for anyone affected by Family Violence;
- assist you to access support services where possible;
- consider if you are suffering Financial Hardship and exercise compassion; and
- provide you with contact details of people or services, with specialist training and experience who may be able to assist you with your personal circumstances.

Your Insurance

If you need help with your policy, insurance premiums or need to make a claim, please contact us on 03 8699 8888. If you already have a claim with us, please contact your claims officer directly.

At A.I.S. we offer support for financial hardship in those times when your circumstances can make it difficult to meet your financial commitments. If you're experiencing financial hardship and have lodged a claim, please speak to your claims officer or contact us on 03 8699 8888 to speak to a member of the A.I.S. team.

Sometimes you may need extra help to get your finances back on track during a difficult time. For free, confidential, independent financial advice you can call the National Debt Helpline on 1800 007 007.



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Financial Hardship Assistance

If you tell us, or we identify, that you are being affected by Family Violence, we will ask about your financial situation to determine if you are experiencing Financial Hardship.

If we determine that you need Financial Hardship assistance, we will assess your complaint in line with our Financial Hardship policy. For example, we will:

- make you aware of certain free assistance services which may be available to you; and
- ensure any recovery action is put on hold until our review is complete.

Training

We provide appropriate training to all our Customer facing employees to help them:

- understand if you may be vulnerable;
- identify, support and avoid harm to Customers affected by Family Violence;
- decide about how best, and to what extent, we can support you;
- protect private and confidential, and personal information of Customers affected by Family Violence;
- take account of your needs or vulnerability; and
- engage with you with sensitivity, dignity, respect and compassion — this may include arranging additional support, for example referring you to people, or services, with specialist training and experience.

We will review and update our training on a regular basis.

Your Privacy

We recognise that privacy and confidentiality can be critical to safety in any family and domestic violence situation, and we will treat any information you give us about your situation and your personal circumstances with confidentiality. For further information please refer to our [Privacy Policy](#).

Definitions

“Customer, you, your” means an individual insured, a third-party beneficiary, a potential customer or an individual Underwriters or their representatives are seeking to recover money from.

“Family Violence” means 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, including by way of:

- physical violence;
- emotional abuse;
- psychological abuse;
- sexual abuse;
- financial or economic abuse; or
- damage to property.

“We, us, our” means A.I.S. Insurance Brokers Pty Ltd .



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Other Services that are here to help

The following is a list of specialist service providers that may be able to assist you if you are experiencing Family Violence. We do not have any affiliation or relationship with these organisations and are not responsible for any assistance services they may provide.

Location	Organisation	Contact number
Australia wide	1800 RESPECT https://www.1800respect.org.au/	1800 737 732
Australia wide	Lifeline https://www.lifeline.org.au/	13 11 14
Australia wide	Mensline https://mensline.org.au/	1300 78 99 78
Australia wide	Beyond blue https://www.beyondblue.org.au/	1300 224 636
Australia wide	National debt helpline https://ndh.org.au/	1800 007 007
Australia wide	Relationships Australia https://www.relationships.org.au/	1300 364 277
Australia wide	Kids Helpline https://kidshelpline.com.au/	1800 55 1800
Australia wide	Women's Legal Services Australia http://www.wlsa.org.au/	
Australia wide	Aboriginal Family Domestic Violence Hotline	1800 019 123
Australia wide	Q Life https://qlife.org.au/	1800 184 527
Australia wide	Ageing and Disability Abuse Helpline	1800 628 221
ACT	Domestic violence crisis service https://dvcs.org.au/ Legal Aid ACT helpline https://www.legalaidact.org.au/	6280 0900 1300 654 314
NSW	NSW Domestic violence helpline https://www.facs.nsw.gov.au/domestic-violence/helpline LawAccess NSW https://www.lawaccess.nsw.gov.au/ Legal Aid NSW https://www.legalaid.nsw.gov.au/what-we-do/domestic-violence	1800 65 64 63 1300 888 529
NT	Northern Territory Legal Aid Commission Helpline https://www.legalaid.nt.gov.au/	1800 019 343
Queensland	DV connect http://www.dvconnect.org/ Legal Aid Queensland https://www.legalaid.qld.gov.au/Find-legal-information/Relationships-and-children/Domestic-and-family-violence	1800 811 811 1300 651 188
South Australia	Legal Services Commission of South Australia https://lsc.sa.gov.au/	1300 366 424
Tasmania	Family violence counselling and support service https://www.health.tas.gov.au/service_information/children_and_families/family_violence_counselling_and_support_service Legal aid commission of Tasmania https://www.legalaid.tas.gov.au/	1800 608 122 1300 366 611
Victoria	WIRE Women's Information https://www.wire.org.au/ Safe steps https://www.safesteps.org.au/ Victoria legal aid https://www.legalaid.vic.gov.au/find-legal-answers	1300 134 130 1800 015 188 1300 792 387
Western Australia	Domestic violence helpline Legal Aid WA https://www.legalaid.wa.gov.au/find-legal-answers/family/family-violence-and-your-safety	1800 007 339 1300 650 579

Effective date: 1 July 2021

A.I.S. Insurance Brokers Pty Ltd is an insurance underwriting agency and has binding authorities from Certain Underwriters at Lloyd's which allow it to enter into and arrange policies of insurance. A.I.S. Insurance Brokers Pty Ltd acts on behalf of the insurer and not you when providing these services but does so under its own AFSL. Advice on this website is general so consider whether it suits your objectives, financial situation and needs. Always consider the relevant Product Disclosure Statement and/or Policy Wording before buying or renewing insurance.