



G A R D

Domestic & Family Violence Policy

GARD Insurance Pty Ltd

AFS License No479125

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1. Purpose

We recognise that some of our customers may be affected by family violence. GARD Insurance Pty Ltd (GARD) is committed to providing confidential and respectful assistance to you if you are experiencing or have experienced family violence. Our priority is to ensure all customers are provided with safe, flexible support in a confidential, respectful manner.

GARD promotes awareness of family violence within our business and ensure our staff and partners have adequate training and processes to deal with affected customers. This policy sets out GARD's commitment to supporting customers affected by family violence.

In an emergency or if you are feeling unsafe, always call 000.

2. Definition of domestic and family violence

Under Australian Law, 'family violence' is defined as ***“violent, threatening or other behaviour that coerces or controls a member of the person's family... or causes the family member to be fearful”*** ***Family Law Act 1975 (Cth) 4AB***

- ▷ Domestic and family violence can include, but isn't limited to:
- ▷ is physically or sexually abusive; or
- ▷ is emotionally or psychologically abusive; or
- ▷ is economically abusive; or
- ▷ is coercive; or
- ▷ in any other way controls or dominates the family member and causes that family member to feel fear for the safety or wellbeing of that family member or another person; or
- ▷ behaviour by a person that causes a child to hear or witness, or otherwise be exposed to the effects of, behaviour referred to above.

The cycle of family and domestic violence is complex. Survivors may struggle with acute issues at a point of crisis, or ongoing issues in the longer term.

We recognise that everyone's situation and needs are different. We're committed to supporting our customers and employees when they experience domestic and family violence.

3. Who does this policy apply to?

This policy applies to customers of GARD Insurance affected by family violence. For the purposes of this policy a 'customer' means an individual insured, a third-party beneficiary, a potential customer, or an individual we are seeking to recover money from.

4. How we can help

We understand that domestic and family violence is a very complex and personal issue, and it takes a lot for someone to disclose their situation. We want to support you through this difficult experience. If you are a customer of GARD and experience family violence, we encourage you to contact our office to make it known to us. When we become aware, one of our staff members who has appropriate training will be able to assist you. They will ensure:

Confidentiality

We respect your privacy and the need for you to feel safe. We will put in place mechanisms to avoid the disclosure of your personal information, including your physical address and contact details, to third parties without your consent, even if you are a joint policy holder. We will ensure only staff directly involved in helping you have access to your information. We will work with you and agree on how best to communicate with you. We will always show flexibility.

Financial Hardship

GARD recognises that family violence is a potential cause of financial hardship. Should you be experiencing financial hardship, we can discuss with you how we can support you and reduce the financial burden being experienced. Our Financial Hardship Assistance application can be found on our website. For more general financial assistance our staff will be able to provide you with information about financial counselling services which may also assist you in managing your financial obligations.

Our Employees

We have provided our staff with training so they can better understand the warning signs and impacts of family violence. We appreciate each situation is unique and our approach to assisting you will be focused on what is best for you. Our management team is continually reviewing our products and the way we conduct our business to ensure that the best possible outcomes are achieved for our customers. If at times our staff believe you can be better supported in dealing with the effects of family violence by a dedicated support service, we will provide you with the contact details for this service. A list of those support services is provided on the following page.

5. Family violence in times of crisis

As a company that provides insurance products, we understand that during times of a serious incident, natural disaster, or major catastrophe it can place greater strain on relationships and be a trigger for acts of family violence and financial strain. We are committed to continually learning and showing you flexibility in our approach to support you.

GARD will make every effort to handle with sensitivity for the circumstances when we are aware that family violence has affected the claimant. We will make sure our most experienced and skilled staff deal with these claims and fast-track an outcome.

6. What you can expect from GARD

All disclosures to GARD will be provided in a secure way and you will only have to explain your situation once. Your privacy is our priority, and we are committed to protecting the information you provide and keep you safe. We protect the personal information of our customers in accordance with the Privacy Act 1988 and the Australian Privacy Principles. More information on how we collect, use, store, disclose and dispose of customer's personal information can be found in the GARD Privacy Policy. If you wish to be provided a hard copy of the GARD Privacy Policy, please contact us.

7. What other support is available?

Organisation	Contact Number	Purpose
1800 RESPECT	1800 737 732	24-hour hotline for any Australian who has experience, or is at risk of, family and domestic violence and/or sexual abuse.
Lifeline	13 11 14	Anyone across Australia experiencing a personal crisis or thinking about suicide.
Relationships Australia	1300 364 277	Support groups and counselling on relationships, and for abusive and abused partners.
Kids Help Line	1800 551 800	Free, private and confidential telephone and online counselling service specifically for young people between 5 and 25 in Australia.
Mensline Australia	1300 789 978	24-hour phone and online support and information service for Australian men. Supports men and boys who are dealing with family and relationship difficulties.
WIRE Women's Information	1300 134 130	Free Victorian women's service providing information, referral and support via the Women's Information Centre.
Women's Legal Services Australia	http://www.wlsa.org.au/	A national network for community centres specialising in women's legal issues.
Aboriginal Family Domestic Violence Hotline	1800 019 123	A dedicated contact line for Aboriginal victims of crime who would like information on victim's rights, how to access counselling and financial assistance.
Q Life	1800 184 527	A dedicated contact line for LGBTI relationship support.
Aging and Disability Abuse Hotline	1800 629 221	A dedicated helpline for abuse of older people and adults with disability.
National Debt Helpline	1800 007 007	Free, confidential, independent financial advice.