

Family Violence and Supporting Vulnerable Customers Policy

Pen Underwriting Pty Ltd (ABN 89 113 929 516 AFSL 290518, referred to as 'Pen Underwriting', we, 'us', or 'our' in this Policy) is committed to supporting customers who are experiencing vulnerability or are affected by family violence.

SCOPE

This Policy applies to retail insurance products issued by Pen. For the purpose of this Policy, "Customer" means current or prospective retail insurance policyholders and includes both individuals and representatives of small businesses who acquired the retail insurance products issued by Pen.

WHAT IS VULNERABILITY

You may be vulnerable due to your ability or circumstances. Your vulnerability may be temporary or permanent. We recognise that a person's vulnerability may be due to a range of factors such as:

- illness or disability;
- age;
- mental health condition;
- physical health condition;
- family violence, including physical, emotional, psychological, sexual, financial or economic abuse, or damage to property;
- literacy barrier;
- language barrier;
- cultural background;
- Aboriginal or Torres Strait Islander status;
- remote location; or
- financial distress

OUR APPROACH AND COMMITMENT

We are committed to taking extra care with customers who are experiencing vulnerability or are affected by family violence. We appreciate that a person's vulnerabilities or being affected by family violence can give rise to unique needs, and those needs can change over time and in response to particular situations.

We encourage you to let us know if you are experiencing vulnerability or being affected by family violence. We will not ask you to disclose

information about your vulnerability or family violence more than once. We understand that you may feel more comfortable speaking to another employee and we will arrange this if you ask us to do so.

If you tell us, or we identify, that due to a vulnerability you need additional support or assistance, we will work with you and try to find a suitable, sensitive and compassionate way for us to proceed.

Additional support may include making it easier for you to communicate with us, referring you to a financial counsellor or an appropriate community support service.

If you tell us, or we identify, that you need additional support from someone else (for example, a lawyer, consumer representative, interpreter or friend), then we will recognise this and allow for it in all reasonable ways.

COMMUNICATION SERVICES

If you require assistance in communicating with us, we encourage you to access the

Translating and Interpreter Service

Telephone: 131 450

You can ask them to call Pen Underwriting on 02 9323 6000

Teletypewriter Services are available at the National Relay Service

Voice Relay: 1300 555 727

TTY: 133 677

SMS Relay: 0423 677 767

You can ask the service provider to contact Pen Underwriting on 02 9323 6000 during our business hours:

8.30am – 5:00pm,
Monday to Friday (excluding public holidays)

FAMILY VIOLENCE ASSISTANCE

Family violence is a major national health and welfare issue that can have lifelong impacts for victims and perpetrators. It affects people of all ages and from all backgrounds, but predominantly affects women and children.

In addition to our commitment to providing necessary support to our customer who are affected by family violence, we also encourage customers to seek assistance from specialist organisations which are available to provide, mostly free services and support, to people who are affected by family violence.

A list of specialist organisations is shown in **Appendix A**.

PRIVACY AND CONFIDENTIALITY

We understand the risk with disclosure of the personal information from customers who are experiencing vulnerability or being affected by family violence. If you disclose to us personal information, we treat such information with strict confidence and in accordance with the terms of our Privacy Policy.

Our Privacy Policy is available on our website:

<https://www.penunderwriting.com.au/important-information>

APPENDIX A – SPECIALIST ORGANISATIONS PROVIDING SUPPORT TO PEOPLE WHO ARE AFFECTED BY FAMILY VIOLENCE

Australia Wide

- **1800 Respect**
Telephone: 1800 737 732
www.1800respect.org.au
National 24-hour Domestic & Family Violence and Sexual Assault Support Line
- **Lifeline**
Telephone: 13 11 44
www.lifeline.org.au
National 24 hour counselling and referral service for people in a crisis situation
- **Mensline**
Telephone: 1300 789 978
www.mensline.org.au
National 24-hour support, information and referral service for men with family and relationship issues

NSW

- **Women's Domestic Violence Advocacy Service**
Telephone: 1300 938 227
www.legalaid.nsw.gov.au
Provides free information, court advocacy and safety planning to women and children
- **Law Access NSW**
Telephone: 1300 888 529
www.lawaccess.nsw.gov.au
A free service that provides legal information, referrals and assistance

VICTORIA

- **Domestic Violence Resource Centre Victoria**
Telephone: 03 8346 5200
www.dvrc.org.au
Support, counselling and shelter/ housing services to families
- **Victoria Legal Aid**
Telephone: 1300 792 387
www.legalaid.vic.gov.au
Free legal advice and assistance

AUSTRALIAN CAPITAL TERRITORY

- **Legal Aid ACT**
Telephone: 1300 792 387

www.legalaidact.org.au

Free legal advice and assistance

QUEENSLAND

- **Queensland Centre for Domestic and Family Violence Research**
Telephone: 07 4940 3320
www.qsan.org.au
Network of 23 specialist sexual assault services
- **Legal Aid Queensland**
Telephone: 1300 651 188
www.legalaid.qld.gov.au
Free legal advice and assistance

SOUTH AUSTRALIA

- **Legal Services Commission of South Australia**
Telephone: 1300 366 424
www.lsc.sa.gov.au
Free legal advice and assistance

TASMANIA

- **Legal Aid Commission of Tasmania**
Telephone: 1300 366 611
www.lsc.tas.gov.au
Free legal advice and assistance

WESTERN AUSTRALIA

- **Women's Council for Domestic and Family Violence Services**
Telephone: 08 9420 7264
www.womenscouncil.com.au
Counselling and support services, legal support services
- **Legal Aid WA**
Telephone: 1300 650 579
www.legalaid.wa.gov.au
Free legal advice and assistance

NORTHERN TERRITORY

- **Northern Territory Legal Aid**
Telephone: 1800 019 343
www.legalaid.nt.gov.au
Free legal advice and assistance