

Family Violence Policy



Pen Underwriting Pty Ltd ABN 89 113 929 516 AFSL 290518 recognises that all relationships should be positive, healthy and free from violence. Family violence is unacceptable and we understand that it may take many forms, whether physical, emotional, psychological, sexual, financial or economic abuse, or damage to property.

We understand that a person affected by family violence will likely have unique needs, and their needs can change over time and in response to particular situations. We are here to provide you with support in the event that you tell us or we are concerned that you may be affected by family violence.

This Policy

This Policy applies to an individual insured, a third party beneficiary, a potential customer or an individual that we are seeking to recover money from ("Customer") where the Customer is affected by family violence.

Our Commitment To Our Customers

- Your safety and that of your family is our highest priority.
- We understand the risks of disclosure of the personal information of Customers who are affected by family violence. We are committed to protecting your privacy and your confidential and personal information.
- We will not ask you to disclose information about 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.
- We will always engage with you with sensitivity, dignity, respect and compassion.
- We will ensure that we provide appropriate and sensitive claims handling processes for our claimants. Where we are seeking to recover money, we will ensure that these arrangements are handled sensitively.
- Where appropriate, we will refer you to specialist services, including access to Financial Hardship assistance. For your information, specialist services are listed at the end of this Policy.

Employee Training

We train our employees to understand if a Customer may be affected by family violence and to take into account your individual needs and vulnerability in our dealings with you.

Our Service Suppliers

We will work with our service suppliers who deal directly with Customers to ensure that they have procedures in place to handle these situations with appropriate sensitivity.

Review

We will regularly review and update this policy and our procedures to ensure that they remain effective in supporting our Customers who are affected by family violence.

Specialist Organisations

Australia Wide

Agency	Telephone	Website	Services Provided
1800 Respect	1800 737 732	1800respect.org.au	National 24-hour Domestic & Family Violence and Sexual Assault Line
Kildonan Uniting Care	1800 002 992	unitingkildonan.org.au	Domestic and Family Violence Response Training
Mensline	1300 789 978	mensline.org.au	National 24-hour support, information and referral service for men with family and relationship issues
Lifeline	13 11 44	lifeline.org.au	National 24 hour counselling and referral service for people in a crisis situation
National Debt Hotline	1800 007 007	ndh.org.au	Free financial counselling to assist people in financial difficulty

New South Wales

Agency	Telephone	Website	Services Provided
Women's Domestic Violence Advocacy Service	1800 938 227	legalaid.nsw.gov.au	Provides free information, court advocacy and safety planning to women and children
Law Access NSW	1300 888 529	lawaccess.nsw.gov.au legalaid.nsw.gov.au	A free service that provides legal information, referrals and assistance

Victoria

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

Australian Capital Territory

Agency	Phone	Website	Services Provided
Legal Aid ACT	1300 654 314	legalaidact.org.au	Free legal advice and assistance

Queensland

Agency	Phone	Website	Services Provided
Queensland Centre for Domestic and Family Violence Research	07 4940 3320	qsan.org.au	Network of 23 specialist sexual assault services
Legal Aid Queensland	1300 651 188	legalaid.qld.gov.au	Free legal advice and assistance

South Australia

Agency	Phone	Website	Services Provided
Legal Services Commission of South Australia	1300 366 424	lsc.sa.gov.au	Free legal advice and assistance

Tasmania

Agency	Phone	Website	Services Provided
Legal Aid Commission of Tasmania	1300 366 611	legalaid.tas.gov.au	Free legal advice and assistance

Western Australia

Agency	Phone	Website	Services Provided
Women's Council for Domestic and Family Violence Services	08 9420 7264	womenscouncil.com.au	Counselling and support services, legal support services
Legal Aid WA	1300 650 579	legalaid.wa.gov.au	Free legal advice and assistance

Northern Territory

Agency	Phone	Website	Services Provided
Northern Territory Legal Aid	1800 019 343	legalaids.nt.gov.au	Free legal advice and assistance