

## Vulnerable Customers Policy

Pen Underwriting ("Pen Underwriting" "We" or "Our") is committed to supporting Customers who are vulnerable.

### This Policy

This Policy applies to Customers who are considering purchasing a Commercial Motor Vehicle insurance Product or are insured under a Commercial Motor Vehicle Insurance Product.

### Our Approach

We and our service providers are committed to taking extra care with Customers who are experiencing vulnerability. We appreciate that a person's vulnerabilities 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.

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.

### 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:

- age
- disability
- mental health conditions
- physical health conditions
- family violence
- language barriers
- literacy barriers or learning difficulties
- cultural background
- Aboriginal or Torres Strait Islander status
- remote location
- financial distress

### Support Persons

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**

If You require assistance in communicating with Us, We encourage You to access the **Translating and Interpreter Service:**

Telephone: 131 450

Ask them to call Pen Underwriting on 02 9323 6000

**Teletypewriter Services** are available at the **National Rely Service:**

Voice Relay:

1300 555 727

TTY:

133 677

SMS Relay:

0423 677 767

Please ask the service provider to contact Pen Underwriting on 02 9323 6000. Our business hours are Monday to Friday 8.30am – 5:00pm excluding public holidays.

## **Family Violence**

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. Our Family Violence Policy is available at <https://www.penunderwriting.com.au/important-information/>

## **Privacy and Confidential Information**

We understand the risk with disclosure of the personal information of Customers who are experiencing vulnerability. We treat such information in accordance with the terms of Our Privacy Policy <https://www.penunderwriting.com.au/important-information/>