

BERKLEY INSURANCE AUSTRALIA

FAMILY VIOLENCE POLICY

INTRODUCTION

The purpose of this policy is to set out standards of conduct undertaken by Berkley Insurance Australia in assisting customers who may be affected by family violence.

The policy recognises that family violence is a serious issue in Australian society.

Whenever family violence is identified, our paramount concern is that the safety of the customer affected by family violence and their family is protected.

WHAT IS FAMILY VIOLENCE

In Australian law 'family violence' is defined as under the Family Law Act (Cth) as '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'.

Family violence means much more than physical violence and includes:

- a. Emotional abuse;
- b. Psychological abuse;
- c. Sexual abuse;
- d. Financial or economic abuse; and
- e. Damage to property.

KEY ELEMENTS OF OUR POLICY

Our policy will address the following areas:

- a. Protecting private and confidential information of customers affected by family violence;
- b. Minimising the number of times a customer affected by family violence needs to disclose information about family violence;
- c. Ensuring appropriate and sensitive claims handling processes for claimants affected by family violence;
- d. Ensuring collection arrangements are handled sensitively; and
- e. Arranging access to financial hardship help if applicable.

TRAINING PROGRAMS

We will provide training programs for our employees to assist them to:

- a. Understand if a customer may be vulnerable;
- b. Decide to what extent they can support a vulnerable customer;
- c. Take account of a customer's particular needs or vulnerability; and
- d. Engage with vulnerable customers with sensitivity, dignity, respect and compassion.

We do not expect our employees to be social workers or experts in family violence however training can help employees to reduce the impact of family violence on customers.

We will review and revise our training programs as required.

REFERRAL RESOURCES

If you are experiencing family violence support, services are available including the following:

National

- Kildonan Uniting Care - 1800 002 992
- Domestic and Family Violence Response Training - 1800 737 732
- Lifeline - 13 11 14
- 1800RESPECT - 1800 737 732

Australian Capital Territory

- Legal Aid ACT - 1300 654 314

New South Wales

- NSW Health Education Centre Against Violence - 02 9840 3735
- NSW Domestic Violence Helpline - 1800 65 64 63
- Ask LOIS (Women's Legal Service NSW) - 02 8745 6900
- LawAccess NSW - 1300 888 529

Northern Territory

- Northern Territory Legal Aid Commission - 1800 019 343

Victoria

- Domestic Violence Victoria - 03 9921 0828
- Victoria Legal Aid - 1300 792 387

Queensland

- Queensland Centre for Domestic and Family Violence Research - 07 4940 3320
- Legal Aid Queensland - 1300 65 11 88

South Australia

- Legal Service Commission of South Australia - 1300 366 424

Tasmania

- Legal Aid Commission of Tasmania - 1300 366 611

Western Australia

- Legal Aid WA - 1300 650 579