



Europ Assistance Australia Pty Ltd

**DOMESTIC & FAMILY VIOLENCE
POLICY**

Document summary

Title	Domestic & Family Violence Policy
GIRS Classification	Local Policy
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Versioning and Ownership

Version	Date of issuance	Document code	Reason for and Extent of Changes	Owner
1	11/12/2023	LP_CG_DFVP_2023_01	-	Legal & Compliance Manager

Main related policies

- Customers Experiencing Vulnerability Policy
- Financial Hardship Policy

Main related external regulatory references

Regulatory <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	<ul style="list-style-type: none">• Insurance Council of Australia – General Insurance Code of Practice (Code 95)• Family Law Act 1975 (Cth)
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Annexes

- N/A

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1 Glossary and Definitions

Acronym/Term	Explanation/Definition
Date of Issuance	Date on which this Policy is approved.
Domestic Violence / Domestic and Family Violence	Violent, threatening, or abusive behaviour by an abuser who seeks to dominate, coerce or control a family member, partner or another individual within the household. Reference to “Domestic Violence” in this policy includes both Domestic and Family Violence.
EAA	Europ Assistance Australia Pty Ltd (trading as InsureandGo and TickTravel Insurance)
Group	The Generali Group whose ultimate parent Company is Assicurazioni Generali S.p.A. EAA forms part of the Generali Group.

FIRST AND FOREMOST: If you are in immediate danger, please contact **000**

2 Introduction

2.1 OBJECTIVES

Domestic and family violence is a reality that is unfortunately faced by many families globally. Europ Assistance Australia Pty Ltd trading as InsurandGo and Tick Travel Insurance (hereinafter “EAA”) recognises that this situation is complicated, challenging and personal. Every person’s situation is unique and the right actions will depend on the individual circumstances. EAA is committed to implementing all measures reasonably possible to assist any of its customers who may be victims of Domestic Violence. This policy sets out the measures that EAA has implemented to deal with and assist customers who are victims of Domestic Violence.

This policy aims to assist in minimising the risk of harm to customers who are victims of Domestic Violence by ensuring timely, consistent and targeted assistance to these individuals.

2.2 SCOPE OF APPLICATION

This Policy applies to all EAA employees who deal with customers (i.e. Sales, Claims, Complaints). This policy furthermore contains useful and important information for customers who may be victims of Domestic Violence.

2.3 IMPLEMENTATION, MONITORING AND INFORMATION FLOWS

EAA’s Legal & Compliance Manager is responsible for maintaining this policy and for guaranteeing a due information flow on the approval and implementation status. EAA’s Senior Management is responsible for ensuring implementation of this policy.

3 What is Domestic Violence?

Domestic violence involves any violent, threatening, or abusive behaviour by an abuser who seeks to dominate, coerce or control a family member, partner or another individual within the household. Domestic Violence does not only involve the infliction of physical harm but includes emotional, psychological, financial and sexual abuse as well as situations where the abuser socially isolates the individual or damages property.

The *Family Law Act 1975 (Cth)* furthermore defines family violence 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”.

Any reference in this policy to “Domestic Violence” shall include all forms of domestic and family violence.

4 How our employees identify Domestic Violence

EAA trains its employees to identify Domestic Violence and encourages customers (where possible and where they are not in a situation where disclosure would put them in harms way) to inform EAA if they are victims of Domestic Violence in order for EAA to support them to the best of its ability.

Where you disclose that you are a victim of Domestic Violence or where an EAA employee identifies possible domestic violence, the case will be flagged to ensure that EAA supports you in line with this policy in all its dealings with you.

Signs that indicate that a customer may be a victim of family violence includes (but is not limited to):

- Hearing verbal abuse or screaming in the background;
- Signs of fear and/or emotional distress in the customer’s voice;
- Hearing a customer take strict instructions from their partner;
- The customer is reluctant to include a joint policyholder when making changes to the policy;
- The customer does not want their physical address recorded;
- The customer discloses that they are a victim of Domestic Violence; or
- Nature of injuries (claims stage).

5 What measures we implement to support customers who are victims of Domestic Violence

If you are a victim of Domestic Violence, EAA is committed to supporting you by:

- Responding to you with empathy, respect and sensitivity;
- Minimising the amount of times you need to repeat your circumstances by flagging the claim / case appropriately;
- Allowing you to have greater control over how your personal information is shared with third parties to ensure that your confidential information does not fall into the wrong hands;
- Finding safe ways to communicate with you in the circumstances;
- Referring you to the correct channels to contact to obtain help or specialist services;

- Ensuring that an appropriate, confidential and sensitive approach is adopted in our communications with you;
- Helping you through our sales, claims and complaints processes;
- Ensuring appropriate and sensitive claims handling;
- Fast-tracking your claim where possible.

6 Who to Contact

If you or a loved one are in danger call **000**. Below are some additional contact details that you can call for assistance with Domestic Violence. EAA employees are not trained to provide counselling and the below contacts may therefore be in a better position to assist:

1800RESPECT	1800 737 732	24-hour hotline for anyone who is at risk of domestic and family violence and sexual assault
Lifeline	13 11 14	24-hour crisis support and suicide prevention services
Aboriginal Family Domestic Violence	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.
Relationships Australia	1300 364 277	Support groups and counselling on relationships, and for abusive and abused partners.
Ageing and Disability Abuse Helpline	1800 628 221	A helpline for abuse, neglect and exploitation of older people and adults with disability.
National Debt Hotline	1800 007 007	Free financial advice and counselling services on how to get your finances back on track during a difficult time.
Kids Helpline	1800 551 800	Free private and confidential counselling services for young people aged 5 and 25.
Mensline Australia	1300 789 978	Free telephone and online support, information and referrals for men with family and relationship concerns. Supports men and boys who are dealing with family and relationship difficulties.
Q Life	1800 184 527	Free and anonymous counselling services and LGBTI relationship support.

For assistance with your policy, please contact us – our details are on the “Contact Us” page of our website or would have been communicated to you in an email and the policy document.

7 Training

EAA's Senior Management shall ensure that all staff and representatives dealing with customers are trained on identifying Domestic Violence and how to effectively support customers who are victims of Domestic Violence within the specific roles they fulfill. Training shall also include the extent to which they can support a customer who is a victim of Domestic Violence and how to communicate with them effectively while displaying sensitivity, dignity, confidentiality and respect.

8 Privacy

EAA recognises the importance of privacy, particularly where a customer is a victim of Domestic violence, and is therefore committed to treating and handling all information pertaining to the customer's situation with strict confidentiality in line with its internal *Data Privacy Policy* and the *Privacy Policy* on its websites.

9 Supporting our employees

EAA furthermore recognises that its employees may be negatively impacted either by being victims of Domestic Violence themselves or through the trauma of dealing with customers affected by Domestic Violence. Where an employee is negatively impacted by dealing with Domestic Violence cases, they should discuss this with their manager or HR who is committed to supporting them and providing the correct support. Where an employee themselves are a victim of Domestic Violence, such employees may, dependent on the circumstances, be entitled to specific leave or working arrangements and should discuss this with HR. They are also encouraged to contact any of the support lines under par.6 or the emergency line (000) for additional support or emergency assistance.

10 Financial Hardship

EAA has a dedicated policy on Financial Hardship and the support it can provide its customers, available on its website.

11 Policy Review

EAA's Compliance team shall review this policy on an annual basis or sooner if required due to changes in law or internal processes.