

Supporting Customers Experiencing Vulnerability

Customers in need of extra help and support

We understand that our customers may benefit from extra care and support at different points in their lives.

We also understand that situations and needs can differ from person to person. Our colleagues are committed to looking after our customers' needs with sensitivity, dignity, respect and compassion.

What is vulnerability?

Vulnerability can come in many forms and include a variety of factors, such as:

- age
- health conditions
- disability
- family and domestic violence
- language or literacy barriers
- cultural backgrounds, and
- other circumstances, including financial hardship

We understand that vulnerability is complex and that people may require different types of support. We are determined to help our customers get back on track, especially during tough times.

When can I ask for help?

If you are experiencing vulnerability, please let us or your insurance broker know. We will work with you and your insurance broker to guide you through the process and understand your situation, so that we can arrange appropriate support. This may involve letting you know about a free and confidential external support service.

Protecting your privacy

The protection of your information and privacy is important to us. Please visit our Privacy Policy for more information on how we collect, store and use your information.

Resources

If you need extra support, it can help to know what support is available. Here are some links to information and services:

- [Family Violence policy](#)
- [Financial Hardship Policy](#) (including where you owe us money)
- Translation and Interpreting Services <https://www.tisnational.gov.au>
Where practicable, we will provide access to an interpreter if you ask us to, or if it would make it easier for us to communicate effectively with you. We will record if an interpreter is used or if there are reasons we are unable to arrange one.
- Teletypewriter services (TTYs); [TTY \(Type and Listen\) | Access Hub](#)

Please let us or your broker know if you require extra support.