

Sedgwick Australia

Domestic and Family Violence Policy

November 2024

PURPOSE

This policy is designed to support you if you're experiencing family or domestic violence. Our goal is to minimise any risk of harm during our interactions with you. We want to ensure our people can offer timely, consistent, and personalised assistance to help you through this difficult time.

OUR VALUES

At Sedgwick, **Caring Counts**. Taking care of people is at the heart of everything we do. We do that by living our core values of empathy, accountability, inclusion, collaboration and growth. When we embrace our core values, we achieve something great: our *purpose*.

HOW WE CAN HELP YOU

If you let us know, or if we notice that you're affected by domestic or family violence, we're here to support you.

We'll make sure our people, loss adjusters, partners, and suppliers are well-trained so that we can:

- Reduce the number of times you need to share your situation
- Handle your claims with the utmost care
- Prioritise your safety by protecting your information
- Connect you with specialist services and
- Engage with you in a manner that is sensitive, dignified, respectful, and compassionate.

YOUR PRIVACY

We're dedicated to protecting your privacy, especially when it comes to your safety in any domestic or family violence situation.

Based on your personal circumstances, we can:

- Keep your contact information secure and confidential in our systems
- Help you manage how your personal information is shared with others
- Discuss safe ways to communicate with you

To ensure your safety, we may take the following precautions when communicating:

- Arranging a time to talk on the phone that works best
- Determining if it's safe to send text messages or leave voice messages
- Sending information separately — if you share a policy, we might need to send information to two different mailing or email addresses

If you share a policy with someone else, we will:

- Assess any potential risks to your personal safety and balance our responsibilities to all policyholders
- Make sure we pay the correct beneficiaries according to the specific claim and circumstances

OUR APPROACH TO HANDLING CLAIMS

We strive to manage insurance claims with care, flexibility, and sensitivity. If you inform us that you're affected by domestic or family violence, our trained people will:

- Minimise the need for you to repeatedly share your situation
- Avoid requiring you to contact or report an alleged perpetrator
- Ensure that anyone visiting your home or site on our behalf is trained and aware of potential dangers
- Recognise that events leading to insurance claims can potentially escalate violence
- Adapt our approaches to meet your specific needs

SUPPORTING OUR PEOPLE

While our priority is to provide excellent claims service to our customers, we also recognise that our people may be affected by domestic and family violence. To protect and support our team, we:

- Encourage early detection of domestic and family violence issues among customers
- Train our people to handle interactions with vulnerable customers, including survivors of domestic and family violence
- Offer family violence leave and support services to all of our people

Additionally, we safeguard our peoples' details and provide extra training if they:

- Need to liaise with an alleged perpetrator of family violence
- Are aware that an alleged perpetrator has access to their personal contact details
- Must interview or investigate a customer who may be affected by domestic and family violence

FINANCIAL HARDSHIP ASSISTANCE

We recognise that financial difficulties can happen to anyone. Our approach is to treat our customers with respect and empathy, without judgment. We understand that each customer's situation is unique, and we will work together to find the best type of assistance for your needs.

In addition to meeting the existing requirements of the General Insurance Code of Practice (GICOP) regarding financial hardship, we will collaborate with the relevant insurer to expedite your financial hardship request.

RESOURCES

For further information and support, here are some organisations that can help you access support and services includes:

- [1800 RESPECT](#) for domestic and family violence
- [Beyond Blue](#) for mental health support
- [Lifeline](#) for crisis support, and
- [Reachout](#) to connect to a range of local services.

REVIEW

This policy will be reviewed by the Customer Advocate every two years or earlier if required by a change in circumstances.