

Redsky Insurance Family Violence Policy

RedSky Insurance seeks to providing support and practical assistance to those affected by family violence.

RedSky Insurance fully supports the General Insurance Code of Practice and we recognise the critical importance of supporting vulnerable customers, including those affected by family violence.

RedSky Insurance 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*", consistent with the Family Law Act 1975.

In the event of an emergency or if you do not feel safe, call 000.

Family violence is not limited to physical instances of violence and may also include, emotional, psychological, financial/economic, sexual abuse and threats of abuse. Family violence can include damage to property and animals. Customers affected by family violence fall within a broader class of 'vulnerable customers'.

RedSky Insurance priorities are:

- The fair and sensitive treatment of customers affected by family violence, ensuring they are treated with dignity and respect.
- That decisions made consider the safety of the customer and their family.
- The provision of support to our staff who are dealing with, or may deal with, sensitive cases, including customers affected by family violence.

In managing any situations where family violence is identified or suspected, RedSky Insurance will:

- Take additional care when dealing with customers affected by family violence and provide additional support and assistance in connection with the provision of insurance services, where reasonable.
- Not require evidence of an intervention order to trigger the requirements of the family violence policy. Someone self-identifying as being affected by family violence will be treated in accordance with the policy without further evidence being required.
- Treat all information about a customer affected by family violence as sensitive and will take measures to ensure the information is kept confidential.
- Engage with the customer to discuss safe ways to communicate and record these communication methods on the customer's file.
- Engage with the customer to determine if communication should involve the customer's financial counsellor, lawyer, community services or social work, legal aid officer or family violence specialist.
- Where reasonable, minimise the information that a customer is required to provide and the number of times a customer is required to disclose the same information, noting that they may not have access to their personal information, records and documents.
- Where possible, provide customers with consistency in speaking to one staff member, or a single pathway to a Vulnerability Specialist.
- Encourage customers experiencing family violence to notify RedSky Insurance of that fact via our website, direct contact (info@redskyinsurance.com.au) or other correspondence.
- Ask a customer who self-identifies as being affected by family violence what their financial situation is, to determine whether they are also experiencing financial hardship.
- Refer customers to specialist, external family violence and financial hardship services, as appropriate.
- Provide vulnerable customer training to all staff, including Family Violence training.
- Appoint appropriately trained staff to support vulnerable customers and provide an escalation pathway.

- Provide support to RedSky Insurance staff affected by family violence or who are affected by dealing with vulnerable customers through an employee assistance line, line management or human resources discussions, training and the provision of resource documents.
- Provide a copy of the public Family Violence Policy to a customer upon request.

If a customer is dissatisfied with RedSky Insurance management of their vulnerability, they can lodge a complaint (for example via the e-mail address info@redskyinsurance.com.au).

RedSky Insurance provides information about the complaint management process on our website.

We detail below some support options that may be available to you:

EMERGENCY – AMBULANCE/POLICE/FIRE - 000	
Mental Health Resources	
Beyond Blue	1300 224 636 www.beyondblue.org.au
24 Hour Line – telephone information and counselling service for people in crisis needing urgent help.	1800 199 008
Kids Help Line	1800 551 800
Lifeline	13 11 14 www.lifeline.org.au
MensLine Australia	1300 789 978
24 Hour support for the despairing, lonely or suicidal	1800 198 313
Salvation Army Hope Line for suicide support	1300 467 354
Suicide Call Back Service	1300 659 467 www.suicidecallbackservice.org.au
24 Hour support for young people feeling depressed, lonely or suicidal	1800 198 313
Mental Health Emergency Response Line	1300 555 788
Poisons Information Centre	13 11 26
Interpreting/Translation Resources	
Telephone and video translation services	131 450 www.tisnational.gov.au
Family, Sexual & Domestic Violence Resources	
1800 RESPECT - a 24 hour national sexual assault, domestic and family violence counselling line	1800 7377328 www.1800respect.org.au
Domestic Violence in Regional Communities – provides a contact list of services available in different States in Australia for people impacted by, or perpetrators of domestic violence	www.dvirc.org.au
Australian Childhood Foundation – counselling for children and young people affected by abuse	1800 176 453 www.childhood.org.au www.stopchildabuse.com.au
Relationships Australia – Support groups and counselling on relationships for abusive and abused partners	1300 364 277 www.relationships.com.au
Financial and Legal Aid Resources	
Legal Aid Commissions – each State and territory provide legal assistance services, including some that is available free of charge for certain individuals	www.australia.gov.au/content/legal-aid www.probonocentre.org.au
Kildonan Uniting Care – provide financial support programs and child, youth and family support (website provides option to select language)	1800 002 992 www.unitingkildonan.org.au
Alternative Insurance Options	
Insurance Council of Australia (ICA) – provides a referral services to find a list of general insurers who offer particular products	1300 728 228 www.findaninsurer.com.au
National Insurance Brokers Association (NIBA) – assistance in searching for insurance providers	1300 53 10 73 www.needabroker.com.au
Complaints	
RedSky Insurance Pty Ltd	1300 217 024 www.redskyinsurance.com.au
Australian Financial Complaints Authority (AFCA)	1800 931 678 www.afca.org.au