

### **Translating & Interpreter Services**

RedSky Insurance has partnered with Translating and Interpreting Service (TIS) to help customers who do not speak English or do not have English as a first language.

TIS is a national interpreting service provided by the Department of Home Affairs, their interpreters operate across Australia in more than 160 different languages.

Non-English speakers can access immediate telephone interpreters through TIS National by calling 131 450 or can find further information on the TIS website.

<https://www.tisnational.gov.au>

## 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](mailto: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.