

Financial Hardship and Family Violence Policy

This guide sets out the standards of conduct undertaken by Mainstay Underwriting Pty Ltd in accordance with the General Insurance Code Practice (the Code). The objective is to assist any customers affected by family violence or financial abuse.

We are committed to managing customers who are experiencing family violence or financial abuse with empathy, sensitivity and with the utmost consideration to customer's security and individual financial circumstances.

We recognise that family violence and financial abuse are serious and prevalent occurrences in Australian society. We aim to provide customers affected with entitlements to safe, supportive, timely and flexible assistance.

Definitions

In Australian Law, "family violence" is defined 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" (Family Law Act 1975 (Cth), section 4AB).

Family Violence means more than physical violence. It includes emotional abuse, psychological abuse, sexual abuse, financial or economic abuse and damage to property.

"Customer" means an individual insured, a third party beneficiary, a potential customer or an individual we are seeking to recover money from.

Section 92 of the General Insurance Code of Practice described a person's vulnerability may be due to a range of factors such as:

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| a. age; | g. literacy barriers; |
| b. disability; | h. cultural background; |
| c. mental health conditions; | i. Aboriginal or Torres Strait Islander status; |
| d. physical health conditions; | j. remote location; or |
| e. family violence; | k. financial distress. |
| f. language barriers; | |

Training

We provide appropriate training to all our staff and service suppliers who:

- Engage with customers;
- Are managers of staff who engage with customers, and who are responsible for who this engagement occurs;
- Are responsible for the development of products, processes and systems.



Our training considers the nature of consequences of family violence and financial abuse, how to identify the signs of family violence or financial abuse, how to engage effectively and appropriately with affected customers, and how to apply this policy.

We review and update our training regularly and as required.

Private and Confidential Information

We are committed to security of our customer's personal information and will engage with them to determine their preferred methods of communication. We will minimise the need for customers to repeat disclosure.

We offer to speak to a customer's support person, such as a financial or legal counsellor, their Insurance Broker or anyone else they may deem appropriate. We need the customer's permission to talk to their support person, so if they wish to have them act on their behalf they will need to provide us with a written "Letter of Authority" that confirms this.

Financial Hardship Assistance

We understand that financial difficulty can affect anyone. We believe in treating our customers with respect, empathy and in a non-judgemental manner.

We also understand that our customer's circumstances are unique and will work with them to identify the type of assistance that best suits their situation.

In addition to the Code's existing requirements about Financial Hardship, we will fast-track the financial hardship request and provide options for the customer to retain their policy if they say they cannot pay their premium.

Our designated Financial Hardship Officer can be contracted at

Email: risk@mainstayunderwriting.com.au; or

Phone: 07 5680 9945

Assistance Services

The following is a list of specialist service providers that may be able to assist you if you are experiencing Family Violence. We do not have any affiliation or relationship with these organisations and are not responsible for any assistance services they may provide.

Location	Organisation	Contact Number
Australia wide	1800 RESPECT https://www.1800respect.org.au/	1800 737 732
Australia wide	Lifeline https://www.lifeline.org.au/	13 11 14
Australia wide	Mensline https://mensline.org.au/	1300 78 99 78
Australia wide	Beyond blue	1300 224 636

	https://www.beyondblue.org.au/	
Australia wide	National debt helpline https://ndh.org.au/	1800 007 007
ACT	Domestic violence crisis service https://dvcs.org.au/ Legal Aid ACT helpline https://www.legalaidact.org.au/	6280 0900 1300 654 314
NSW	NSW Domestic violence helpline https://www.facs.nsw.gov.au/domestic-violence/helpline LawAccess NSW https://www.lawaccess.nsw.gov.au/ Legal Aid NSW https://www.legalaid.nsw.gov.au/what-we-do/domestic-violence	1800 65 64 63 1300 888 529
NT	Northern Territory Legal Aid Commission Helpline https://www.legalaid.nt.gov.au/	1800 019 343
QLD	DV connect http://www.dvconnect.org/ Legal Aid Queensland https://www.legalaid.qld.gov.au/Find-legalinformation/Relationships-and-children/Domestic-and-familyviolence	1800 811 811 1300 651 118
SA	Legal Services Commission of South Australia https://lsc.sa.gov.au/	1300 366 424
TAS	Family violence counselling and support service https://www.health.tas.gov.au/service_information/children_and_families/family_violence_counselling_and_support_service Legal aid commission of Tasmania https://www.legalaid.tas.gov.au/	1800 608 122 1300 366 611
Vic	Safe steps https://www.safesteps.org.au/ Victoria legal aid https://www.legalaid.vic.gov.au/find-legal-answers	1800 015 188 1300 792 387
WA	Domestic violence helpline Legal Aid WA https://www.legalaid.wa.gov.au/find-legalanswers/family/family-violence-and-your-safety	1800 007 339 1300 650 579