

# Financial Hardship and Domestic Abuse Policy

## Background

Financial hardship and domestic abuse are complex issues that are present throughout our communities. Parametric Insurance Solutions Pty Ltd ABN 47 630 096 552 trading as Redicova (“Redicova”) is committed to supporting people affected by financial hardship or domestic abuse and treating them with the utmost dignity and respect.

Our priority is to ensure that whenever financial hardship or domestic abuse is identified or suspected, the safety of the customers affected by these circumstances are protected and we are committed to supporting you.

## Helping customers

We will be flexible and vary our approach based on customers’ individual circumstances, including providing personalised support.

Redicova can assist customers experiencing financial hardship or domestic abuse by:

- ensuring safe and confidential communication in light of individual circumstances;
- helping to set up new insurance policies;
- helping to arrange access to financial hardship assistance; and
- referral to specialist support services.

## Our Employees

Our employees and third-party providers are trained so that they can deal appropriately and sensitively with customers affected by family violence.

We are committed to training our employees to help them:

- understand if a customer may be vulnerable;
- determine how best to support a vulnerable customer;
- take account of a customer’s particular needs or vulnerability; and
- engage with a vulnerable customer with sensitivity, dignity, respect and compassion.

This may include arranging additional support and referral to specialised people or services.

## Service suppliers

Redicova will ensure that our service suppliers who deal directly with customers are also trained to deal appropriately with cases of financial hardship and/or domestic abuse.

## Privacy

We recognise that ensuring customers’ personal information is kept private and secure is essential in these situations. At all times, we will ensure customers’ personal and sensitive information is treated with confidentiality. For further information please refer to our Privacy Policy.

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### Support Services

Agency	Phone	Website	Services available
<b>1800 RESPECT</b>	1800 737 732	<a href="http://1800respect.org.au">1800respect.org.au</a>	National 24-hour Domestic & Family Violence and Sexual Assault Line.
<b>Beyond Blue</b>	1300 224 636	<a href="http://beyondblue.org.au">beyondblue.org.au</a>	24/7 support to people experiencing anxiety or depression.
<b>Lifeline</b>	13 11 14	<a href="http://lifeline.org.au">lifeline.org.au</a>	24/7 counselling & referral service for people in a crisis situation.
<b>MENSLINE</b>	1300 789 978	<a href="http://mensline.org.au">mensline.org.au</a>	24/7 support, information and referral service for men with family and relationship issues.
<b>National Association of Community Legal Centres</b>	132266	<a href="http://naclc.org.au">naclc.org.au</a>	An independent not-for-profit community organisation that provides legal and related services to the public, focusing on the disadvantaged and people with special needs.
<b>National Debt Hotline</b>	1800 007 007	<a href="http://ndh.org.au">ndh.org.au</a>	Financial counselling is a free, confidential service to assist people in financial difficulty.