Domestic and Financial Abuse Policy

This document sets out the standards of conduct undertaken by Mirabelle Underwriting Pty Ltd (**We/Us**), in accordance with the *2020 General Insurance Code Practice, 5 October 2021* version, (the **2020 Code**), to assist any customers affected by domestic violence and/or financial abuse.

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

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

Definitions

In Australian law:

Domestic violence refers to acts of violence that occur between people who have, or have had, an intimate relationship in domestic settings. These acts include physical, sexual, emotional and psychological abuse. *"Domestic violence offence" is defined in s11 of the Crimes (Domestic and Personal Violence) Act 2007*.

Family violence is a broader term referring to violence between family members as well as violence between intimate partners.

This term also covers a complexity of behaviours beyond that of direct physical violence. 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).

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

In relation to Retail Insurance products, Part 92 of the 2020 Code provides that a person's vulnerability may be due to a range of factors such as:

(a) age;

(b) disability;

(c) mental health conditions;

(d) physical health conditions;

(e) family violence;

(f) language barriers;

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(g) literacy barriers;

(h) cultural background;

(i) Aboriginal or Torres Strait Islander status;

(j) remote location; or

(k) financial distress.

Training

We provide appropriate training to all our staff and service suppliers, including but not limited to those who:

- engage with our customers;
- are managers of staff who engage with customers, and are responsible for customer engagement;
- are responsible for the development of products, processes and systems.

Our training encompasses:

- the nature of consequences of family and/or domestic violence and/or financial abuse;
- how to identify the signs of family and/or domestic violence and/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.

Confidentiality and Disclosure

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.

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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.

If a customer is identified as being affected by domestic or financial abuse then we will make suitable enquiries with the customer about their financial situation to determine whether they are experiencing financial hardship.

Mirabelle Underwriting Pty Ltd has a separate policy that outlines our response should this occur.

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Referrals

For further assistance with domestic violence or financial abuse, there are a number of organisations providing support.

Following are examples of such organisations, as provided on the Australian Government website www.respect.gov.au:

NATIONAL

1800RESPECT
(1800 737 732)
www.1800respect.org.au

Lifeline
(13 11 14)
www.lifeline.org.au

AUSTRALIAN CAPITAL TERRITORY

Domestic Violence Crisis Service (DVCS)
(02 6280 0900)
www.dvcs.org.au

Canberra Rape Crisis Centre (CRCC)
(02 6247 2525)
www.crcc.org.au

NEW SOUTH WALES

NSW Domestic Violence Line
(1800 656 463 / TTY 1800 671 442)
www.community.nsw.gov.au

NSW Rape Crisis
(1800 424 017)
www.rape-dvservices.org.au

NORTHERN TERRITORY

Catherine Booth House
(8981 5928)
www.shelterme.org.au

Darwin Aboriginal and Islander Women's Shelter (DAIWS)
(08 8945 2284)

Dawn House (Darwin)
(08 8945 1388)
www.dawnhouse.org.au

Ruby Gaea (Darwin)
(08 8945 0155)
www.rubygaea.net.au

Sexual Assault Referral Centre (Darwin)
(08 8922 6472)
www.nt.gov.au/wellbeing/hospitals-healthservices/sexual-assault-referral-centres

Sexual Assault Referral Centre (Alice Springs)
(08 8955 4500)
www.nt.gov.au/wellbeing/hospitals-healthservices/sexual-assault-referral-centres

QUEENSLAND

DVConnect Womensline
(1800 811 811)
www.dvconnect.org/womensline

DVConnect Mensline
(1800 600 636)
www.dvconnect.org/mensline

DVConnect Sexual Assault Helpline
(1800 010 120)
www.dvconnect.org/queensland-sexualassault-helpline

SOUTH AUSTRALIA

Domestic Violence and Aboriginal Family Violence Gateway Services
(1800 800 098)
www.womenssafetyservices.com.au

Yarrow Place Rape and Sexual Assault Services
(1800 817 421)
(After hours and emergency 08 8226 8787)
www.sahealth.sa.gov.au

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TASMANIA

Safe at Home Family Violence Response and Referral Line
(1800 633 937)
www.safeathome.tas.gov.au

Family Violence Counselling and Support Service
(1800 608 122)
www.dhhs.tas.gov.au

VICTORIA

Safe Steps Family Violence Response Centre
(1800 015 188)
www.safesteps.org.au

Sexual Assault Crisis Line
(1800 806 292)
www.sacl.com.au

WESTERN AUSTRALIA

Women's Domestic Violence Helpline
(1800 007 339)

Sexual Assault Resource Centre
1800 199 888
https://www.kemh.health.wa.gov.au/Ourservices/Statewide-Services/SARC

Support for men

NATIONAL

Mensline Australia
(1300 78 99 78)
www.mensline.org.au

Support for families

NATIONAL

Relationships Australia
(1300 364 277)
www.relationships.com.au

Support for children

NATIONAL

National Kids Helpline
(1800 55 1800)
www.kidshelp.com.au

Australian Childhood Foundation
(1800 176 453)
www.childhood.org.au

Support for people with disability

NATIONAL

National Disability Abuse and Neglect Hotline
(1800 880 052/TIS: 13 14 50 NRS: 1800 555 677)
https://www.1800respect.org.au/services/national-disability-abuse-andneglect-hotline

Support in your language

NATIONAL

Translating and Interpreting Service
(131 450)
www.tisnational.gov.au

Technology safety for women

NATIONAL

eSafetyWomen
www.esafety.gov.au/women

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