



# 1. PURPOSE

This Family Violence & Supporting Vulnerable Customers procedure ("Procedure") has been developed to comply with The Insurance Council of Australia's ("ICA") General Insurance Code of Practice (the "Code") and sets out how MI-BOAT Marine Insurance, a business name of Yamaha Motor Insurance Australia Pty Ltd ("MI-BOAT") identifies and supports vulnerable Customers, including those affected by Financial Hardship and Family Violence.

For the purposes of this Procedure, any reference to "Customers" includes customers of MI-BOAT as well as any other individual entitled to Financial Hardship support under the Code. This could include individuals who we are seeking to recover money from as we believe they have caused damage to an insured Customer.

MI-BOAT is committed to exercising greater care when dealing with vulnerable Customers. A person may be vulnerable due to a range of factors, including:

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

# 2. STATEMENT

MI-BOAT has a long-standing commitment to conducting its business with honesty and integrity and remains committed to full compliance with the Code and informing Customers, employees, distributors and service suppliers about information and assistance available to vulnerable people, including those experiencing Financial Hardship and Family Violence.

This procedure and MI-BOAT training programs will assist employees to:

1. understand if a Customer may be vulnerable;
2. determine how best, and to what extent, they can support a vulnerable Customer;
3. take account of a Customer's particular needs or vulnerability; and
4. engage with a vulnerable Customer with sensitivity, dignity, respect and compassion. This may include arranging additional support and referring the Customer to specialised people or services.

MI-BOAT may need to be flexible and vary the approach based on individual circumstances, including providing more personalised support to help navigate our processes and working within any processes and procedures set by our insurance partner.

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### **3. FAMILY VIOLENCE**

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.

The way employees deal with Customers who may be affected by Family Violence should facilitate, rather than act as a barrier to, identifying Family Violence and improve the experience of those affected by Family Violence.

The aim of the Procedure is to ensure that whenever Family Violence is identified or suspected, the safety of the Customer affected by Family Violence and their family is protected.

MI-BOAT recognises that Family Violence is unacceptable in any relationship and Customers experiencing Family Violence will be treated with dignity and respect.

Customers who indicate or disclose Family Violence are able to access support from MI-BOAT that is appropriate to their circumstances.

If a Customer is facing an immediate threat in relation to Family Violence, MI-BOAT will advise the Customer that they should contact emergency services by telephoning 000.

### **4. ASSISTING CUSTOMERS**

MI-BOAT can assist vulnerable Customers, including those experiencing Financial Hardship or Family Violence 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 support; and
- referral to specialist support services.

These assistance measures may be expanded and varied depending on what our insurance partner has established.

In circumstances where the issue is complex or unable to be dealt with by the primary person who took the call, it is to be immediately referred to the Risk and Compliance Team for consideration and the Customer must be informed of this action.

### **5. INTERPRETERS**

If a Customer informs MI-BOAT of their need for an interpreter, or we identify such a need, we will direct the Customer to the relevant section of the insurer's website.

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## 6. IDENTIFICATION

If a Customer requires support to meet identification requirements, MI-BOAT will take reasonable measures to provide such support.

## 7. FINANCIAL HARDSHIP

Financial Hardship occurs when Customers experience difficulty in meeting their financial obligations to MI-BOAT or our insurance partner.

The support MI-BOAT can offer does not include support with paying the premiums under an insurance policy we have issued.

If a Customer informs MI-BOAT, or we identify, that they are experiencing Financial Hardship, we will provide them with:

- a copy of our Financial Hardship Application Form; and
- if appropriate, contact details for the National Debt Helpline - 1800 007 007.

### 7.1 Assessing Requests for Financial Hardship Support

When assessing requests for Financial Hardship support, MI-BOAT will consider all reasonable evidence, including:

- evidence of illness that prevents the Customer from earning an income;
- evidence of a disability, including a disability caused by mental illness;
- evidence of unemployment; and
- any other evidence that may be considered relevant to the respective hardship situation.

If MI-BOAT requires additional information after receiving the application, we will inform the Customer of the information required as soon as possible. The Customer will have 21 Calendar Days from the day of the request to provide the additional information unless an alternative timeframe has been agreed.

### 7.2 Putting Recovery on Hold

If MI-BOAT is taking action to recover an amount from a Customer, the action will be put on hold if we identify the Customer is experiencing Financial Hardship or if the Customer requests Financial Hardship support.

When putting the action on hold, MI-BOAT will contact any collection agent or lawyer we have appointed and inform them the action is on hold. The action will remain on hold until we have assessed the Financial Hardship application and notified the Customer of our decision.

### 7.3 Making our Decision

MI-BOAT will inform the Customer in writing of our decision about whether to give Financial Hardship support within 21 Calendar Days of receiving the application, unless we have requested additional information.

### 7.4 Customers Entitled to Financial Hardship Support

If MI-BOAT determines a Customer is entitled to Financial Hardship support, we will work with the Customer to implement an arrangement that could include any one or more of the following:

- delaying the date or providing an extension on which payment must be made;
- paying in instalments;
- paying a reduced lump sum amount;
- postponing one or more instalment payments;
- deducting the excess from the claim amount paid.

### 7.5 Customers Not Entitled to Financial Hardship Support

If MI-BOAT determines a Customer is not entitled to Financial Hardship support, we will inform them of the reasons for the decision and about our Complaints process.

## 8. PROTECTING PERSONAL INFORMATION

At all times and in accordance with Privacy laws and MI-BOAT Privacy policies, we will ensure the secure and confidential handling of private, confidential, and personal information about vulnerable Customers, including those affected by Family Violence, in order to protect their safety. This will enable Customers to have confidence that such information is secure and not at risk of deliberate or inadvertent disclosure.

The Code requires MI-BOAT to protect the right to privacy of vulnerable Customers who have notified us of their need for additional support from someone else. For example, a lawyer, consumer representative, interpreter or friend.

## 9. TRAINING

Training is tailored to all employee roles within the business and the degree of contact they have with Customers.

MI-BOAT will ensure that all employees and third-party providers (where applicable) have been trained and receive ongoing training so that they:

- are aware of MI-BOAT policies and procedures when they are engaging with vulnerable Customers;
- identify vulnerable Customers, including those affected by Family Violence;
- deal appropriately and sensitively with vulnerable Customers; and
- apply the Family Violence & Supporting Vulnerable Customers procedure and related policies and procedures relevant to their role in dealing with Customers.

Training is aimed at assisting employees to reduce the impact of vulnerability and Family Violence on Customers.

## 9.1 Service Suppliers

MI-BOAT will ensure that service suppliers who deal directly with Customers, such as loss assessors, investigators and claims management services are trained to the same level as our employees.

## 10. REPORTING

Any notification of Vulnerability or Financial Hardship received by a member of staff must be recorded and stored centrally by MI-BOAT.

## 11. REVIEW DATE

This procedure is due for review once per year or as required by updates to the Code by the ICA.

## 12. SUPPORT SERVICES AND RESOURCES

Agency	Phone	Website	Services Available
1800 RESPECT	1800 737 732	<a href="http://www.1800respect.org.au">http://www.1800respect.org.au</a>	National 24-hour Domestic & Family Violence and Sexual Assault Line.
Beyond Blue	1300 224 636	<a href="https://www.beyondblue.org.au/">https://www.beyondblue.org.au/</a>	24/7 support to people experiencing anxiety or depression.
Lifeline	13 11 14	<a href="https://www.lifeline.org.au">https://www.lifeline.org.au</a>	24/7 counselling & referral service for people in a crisis situation.
MENSLINE	1300 789 978	<a href="https://mensline.org.au/">https://mensline.org.au/</a>	24/7 support, information and referral service for men with family and relationship issues.

Agency	Phone	Website	Services Available
National Association of Community Legal Centres		<a href="https://clcs.org.au/">https://clcs.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.
National Debt Hotline	1800 007 007	<a href="https://ndh.org.au/">https://ndh.org.au/</a>	Financial counselling is a free, confidential service to assist people in financial difficulty.

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