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Family Violence Policy

June 2020



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Version control

Version	Date	Comment
1.0	8 June 2020	Finalised draft

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Purpose

The policy statement sets out the standards of conduct undertaken by colleagues of Sedgwick New Zealand in accordance with the Australian General Insurance Code Practice (GICOP) and the New Zealand Fair Insurance Code.

Sedgwick recognises that family violence is a serious and prevalent occurrence in New Zealand and seeks to minimise the impact to customers affected by family violence. Sedgwick is committed to supporting customers with empathy, sensitivity and with the utmost consideration for their privacy, security and individual circumstances. We aim to provide customers with safe, supportive, timely and flexible assistance.

References

This policy should be read in conjunction with:

- Australian General Insurance Code of Practice 2020
- New Zealand Fair Insurance Code 2020
- Vulnerable Customer Policy

Definitions

In New Zealand law, family violence is known as [domestic violence](#). In the Domestic Violence Act 1995 it is defined as:

"violence against (a) person by any other person with whom that person is or has been in a domestic relationship".

Domestic violence is:

- *physical violence or abuse*
- *sexual violence or abuse*
- *psychological abuse (including threats, intimidation, harassment, and damage to property)*
- *allowing a child to witness abuse*
- *financial abuse*



Training

We provide appropriate training to all our colleagues and key contractors who:

- Engage with customers.
- Manage colleagues who engage with customers.
- Are responsible for the development of products, processes and systems.

Our training addresses:

- The impact and consequences of family violence.
- How to identify the signs of family violence.
- 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

Sedgwick is committed to the security of our customers' personal information and will use their preferred method of communication. We will minimise the need for customers to repeat disclosure.

Customers can ask a support person, e.g., their Insurance Broker, Property Manager or anyone else they deem appropriate, to contact us. If the support person is requested to act on their behalf, we require the customer's permission, through a written "Letter of Authority".

Claims handling

Sedgwick will handle claims with flexibility, transparency and care. We understand there are many circumstances that can potentially trigger family violence, such as traumatic events, like a catastrophe or a total loss, or the claims process, particularly in the instance where the perpetrator has caused the property damage.

Our Vulnerable Customer framework seeks to ensure:

- A clear and transparent claims process.
- That we apply our understanding that a lack of contact from the claimant does not necessarily mean they have given up on their claim, nor is it an automatic indication of fraud; people affected by family violence may not have access to telephone or email communication.
- We consider a customer's potential lack of access to their personal or financial records or other documents when requesting such information.
- The customer should not be required to make direct contact with the perpetrator, nor to make a police report about the perpetrator if they are not comfortable doing so.
- We adeptly support and train anyone interviewing or investigating someone involved in a claim who may be affected by family violence and/or going to the claimant's home.
- When recommending payments, we identify the appropriate party or parties.

Financial hardship assistance

We understand that financial difficulty can affect anyone. We believe in treating our customers with respect and empathy, in a non-judgmental manner. We understand that our customers' circumstances are unique and will work with them to identify the type of assistance that best suits the situation.

In addition to GICOP's existing requirements relating to financial hardship, we will work with the relevant insurer to fast-track a customer's financial hardship request.

Support provided to our colleagues

Sedgwick acknowledges that our colleagues may also be affected by family violence and require support in similar ways to our customers. Moreover, colleagues may be adversely affected either by the impact of the customers' issues or when interactions cause them to relive their own experiences.

Sedgwick's free, 24-hour counselling service, Employee Assistance Program (EAP), ensures colleagues are provided with confidential and professional support, if required.

Resources for colleagues and customers

Women's Refuge - 0800 733 843 free from any phone, 24 hours a day, every day.
Nation-wide support that helps women and children experiencing family violence.

Shine - 508 744 633 - free from any phone, 9am to 11pm every day.
Shine's vision is safer homes in New Zealand every day. Their mission is to stop domestic abuse in New Zealand.

Are you ok? 0800 456 450 - free from any phone, 9am to 11pm every day.
Call the It's Not OK info line for people experiencing violence.

Health Navigator

Health Navigator lists specialised organisation that can support victims of sexual assault.

Safe to talk - Phone 0800 044334 or text 4334

Rape Crisis - Phone 0800 88 33 00. A non-profit, community agency that supports survivors of sexual violence to progress towards healing.

Lifeline - 0800 543 354 or (09) 522 2999

Free community helplines (Lifeline 24/7, Suicide Crisis Helpline, Kidsline) as well as their text support service HELP (4357) are answered by qualified counsellors and trained volunteers.

Mental Health Foundation - Free call or text 1737 any time for support from a trained counsellor
Suicide Prevention Helpline: 0508 828 865 (0508 TAUTOKO)
Focuses on suicide prevention, mental health and wellbeing.

Depression - Depression Helpline, freephone 0800 111 757 or Anxiety Line 0800 ANXIETY (2694 389)
Over the phone support for people experiencing anxiety or depression.