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## Vulnerable Customer Policy



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## Version control

Version	Date	Comment
1.0	22 May 2020	Draft
1.1	29 June 2020	FINAL

The official version of this document is maintained on-line. Before referring to any printed copies please ensure that they are current. Once printed, this document is considered an uncontrolled version.

## Review

This policy will be reviewed by the Quality Assurance Manager every two years or earlier if required by a change in circumstances.

## Vulnerable customers

In keeping with the *General Insurance Code of Practice (2020)*, Sedgwick is committed to taking extra care with customers who experience vulnerability. We understand that a customer's vulnerabilities can give rise to unique needs that we need to address as we manage their claim.

As part of our caring counts philosophy, we will provide a level of extra care and sensitivity in the way we serve and support customers experiencing vulnerability.

Sedgwick colleagues have an important role to play to make claims management more inclusive for all our customers and to support customers in ways that are proactive, helpful and accessible.

## Definition

Customer vulnerability is about customers in circumstances which make them more susceptible to harm, loss or disadvantage, either personal or financial, than a person not in those circumstances (*General Insurance Code of Practice, 2020*).

## Context

At Sedgwick, we put the customer at the heart of everything we do, especially keeping vulnerable customers front of mind. By listening to our customer's story and 'walking in their shoes' we consider the real impacts of their loss. Taking action to provide support for our most vulnerable customers will lift our performance to deliver exceptional service for all customers.

## Our values

We are all required to be sensitive to our customer's unique needs and to take whatever action we can to guide them through the claim process.

As an employee of Sedgwick, this like all roles, has high expectations around application of our caring counts philosophy and core values as shown below:

ACCOUNTABILITY	COLLABORATION	GROWTH	INCLUSION	EMPATHY
We are responsible stewards of the interest and resources of our clients and stakeholders.	We work as one company, one team and take care of one another.	We support individual and organisational development, innovation in our industry and the betterment of our communities.	We embrace uniqueness and promote a culture of belonging.	We care for those we are entrusted to help in their time of need.

### Identifying customers experiencing vulnerability

We recognise that our customers are individuals who will need help in different ways, at different times. Colleagues use their experience, empathy and intuition to decide when to refer a customer for extra support and assistance. Adjusters, building consultants and other Sedgwick and Oriel colleagues who attend a customer's premises may observe indicators that the customer is experiencing vulnerability.

A person's vulnerability may be due to a range of factors such as:

- age
- disability
- mental health conditions
- physical health conditions
- family violence
- language barriers
- literacy barriers
- cultural background
- Aboriginal or Torres Strait Islander status
- remote location
- financial distress.

We understand that for some customers vulnerability is a temporary state while for others they may experience vulnerability long-term.

If a customer tells us, or we identify, the need additional support from someone else (for example, a lawyer, consumer representative, interpreter or friend), then we allow for it in all reasonable ways.

We strive to ensure our processes are flexible enough to recognise the authority of your support person.

## Customer Care Manager

Sedgwick has a full-time dedicated Customer Care Manager who provides extra support to vulnerable customers by speaking or meeting with the customer, liaising with Sedgwick colleagues, insurers and suppliers to make the claim process accessible and responsive to the customer's unique needs. The Customer Care Manager is responsible for finding a suitable, sensitive, and compassionate way for us to progress their claim.

## Identification

We encourage our customers to tell us about potential or actual vulnerability so that we can work with them to arrange support. In some cases, the insurer will advise us of a customer's vulnerability.

If a customer needs support to meet identification requirements, we will take reasonable measures to support you — particularly for those of an Aboriginal or Torres Strait Islander community or a non-English speaking background. Our approach to supporting you with verification and identification will be flexible.

## Mental health

Mental health might impact a customer's experience with Sedgwick while we manage their claim. We implement measures to support customers with a mental health condition including:

- referral to the Customer Care Manager
- assisting them to keep track of appointments and the progress of their claim
- Identifying the most appropriate communication method and method for sharing documents
- Explaining complex information in plain English and checking for understanding.

## 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."**

**Source: *Family Law Act 1975 (Cth), section 4AB.***

Customers affected by family violence may be reluctant or unable to disclose their circumstances. When communicating with a customer (by phone, email or in-person) our colleagues are sensitive to cues that family violence is an issue for them.

We will provide extra care and support by referral to our Customer Care Manager and/or an appropriate free, professional service.

## Financial hardship

A person is in financial hardship if they have difficulty paying their bills and repayments on loans and debts when they are due.

When managing a customer's claim, colleagues will be sensitive to indicators of financial hardship. These could include things that the customer tells us or observations if we visit their premises.

We will provide extra care and support by referral to our Customer Care Manager and/or an appropriate free, professional service.

## Interpreters

Where practicable, we will provide access to an interpreter if requested, or if we need an interpreter to communicate effectively with our customer. We will record if an interpreter is used and, in those cases where we are unable to arrange one, we will record the reasons.

## Training

Our colleagues complete the following training:

- ANZIIF - General Insurance Code of Practice and Vulnerable customer modules
- Sedgwick – Vulnerable customer training.

Specific additional requirements from individual Insurers will be distributed to colleagues via a communique that details the Insurer's requirements. Training will be provided in team meetings.

## Colleague support

In some cases, dealing with customers experiencing vulnerability can cause emotional distress for our colleagues. Remaining calm and listening with empathy can be difficult and colleagues may find themselves upset or feeling emotional or overwhelmed.

We support our colleagues in the following ways:

- access to professional people leaders
- expert advice from our Colleague Resources team
- our free, 24-hour counselling service via [Access EAP](#).

## Referral services

Where appropriate, we will share details of a support service with a customer who needs free help from a professional.