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Family Violence 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.

Purpose

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

Sedgwick recognise that family violence is a serious and prevalent occurrence in Australian society. We aim to provide customers affected by family violence with safe, supportive, timely and flexible assistance.

We are committed to supporting customers who are experiencing family violence with empathy, sensitivity and with the utmost consideration for their privacy, security and individual circumstances.

References

This policy should be read in conjunction with:

- General Insurance Code of Practice 2020
- Vulnerable Customer Policy
- Vulnerable Customer Process
- TPA Vulnerable Customer Process
- Records Management

Definitions

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.

'Customer' means an individual insured, a third-party beneficiary, a potential customer or an individual with claim.

Training

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

- engage with customers
- manager colleagues who engage with customers, and who are responsible for who this engagement occurs
- 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 are committed to security of our customers' personal information and will engage with you to determine your preferred methods of communication. We will minimise the need for customers to repeat disclosure. You can ask a support person, your Insurance Broker, Property Manager or anyone else you deem appropriate to contact us. We need your permission to talk to your support person, so if you wish to have them act on your behalf you will need to provide us with a written "Letter of Authority" that confirms this.

Claims Handling

Sedgwick will handle claim with flexibility, transparency and care. We understand that traumatic events such as catastrophes that result in claims can trigger violence and that the claims process potentially can trigger further violence, 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 acknowledge that our colleagues may also be affected by family violence and require support in similar ways to customers. Moreover, colleagues may be adversely affected either by the impact of the customers’ issues or when their interactions cause them to relive their own experience of family violence.

Sedgwick acknowledges that some of our colleagues may be the perpetrators of family violence. Sedgwick’s Employee assistance program ensures that support is provided to colleagues affected by family and domestic violence.

Resources for colleagues and customers

State	Contact
National	<p>Kildonan UnitingCare https://www.unitingkildonan.org.au/</p> <p>Phone: 03 8401 0100/ Toll free 1800 002 992</p> <p>1800 RESPECT</p> <p>https://www.1800respect.org.au/</p> <p>Phone: 1800 737 732</p> <p>Reachout</p> <p>https://au.reachout.com/articles/domestic-violence-support</p>



<p>ACT</p>	<p>Family Safety Hub</p> <p>https://www.communityservices.act.gov.au/safer-families/family-safety-hub</p> <p>Domestic Violence Crisis Services</p> <p>https://dvcs.org.au/</p> <p>Phone: 02 6280 0900</p>
<p>NSW</p>	<p>Women NSW</p> <p>https://www.women.nsw.gov.au/</p> <p>Phone: 1800 656 463</p> <p>NSW Domestic Violence Line</p> <p>https://www.facs.nsw.gov.au/domestic-violence</p>
<p>NT</p>	<p>DV Connect</p> <p>http://www.dvconnect.org/</p> <p>Phone: 1800 811 811</p>
<p>VIC</p>	<p>Safe Steps Family Violence Response Centre</p> <p>https://www.safesteps.org.au/</p> <p>Phone: 1800 015 188</p>
<p>WA</p>	<p>Women's Domestic Violence Helpline</p> <p>https://www.dcp.wa.gov.au/CrisisAndEmergency/Pages/Women's-Domestic-Violence-Helpline.aspx</p> <p>Telephone (08) 9223 1188 Free call 1800 007 339</p>
<p>SA</p>	<p>Women's Safety Services</p> <p>https://womenssafetyservices.com.au/</p>



	Phone: 1800 800 098
TAS	Family Violence Response Referral Line https://www.safeathome.tas.gov.au/about_us Phone: 1800 633 937
NT	Dawn House https://www.dawnhouse.org.au/ Phone: 08 8945 1388