

SEDGWICK AUSTRALIA

# Supporting Customers Experiencing Vulnerability and Financial Hardship

*March 2026 Version 1.5*

**sedgwick** 

## OUR COMMITMENT

At Sedgwick, we understand that everyone may experience vulnerability at some point in their lives. This could be due to various factors such as health conditions, financial difficulties, family issues or experiencing a natural hazard. We recognise when you experience vulnerability it is a temporary state, not a permanent trait, and each person's needs and circumstances are unique.

We provide the necessary support and care for our customers who may be experiencing vulnerability. Our approach is grounded in compassion, respect and sensitivity. We will make reasonable adjustments and offer flexible options to ensure that you receive the assistance you need during challenging times. Your well-being is our priority, and we are here to support you with dignity and understanding.

Our colleagues are trained to provide the extra care and sensitivity needed in these situations, always prioritising those who require additional assistance. We understand that asking for help can be challenging, but we encourage you or your representative to reach out if you need extra support. We're committed to being there for you, every step of the way.



## OUR VALUES

At Sedgwick, we provide **caring that counts**. Taking care of people is at the heart of everything we do. We do that by living our core values of empathy, growth, accountability, inclusion and collaboration. When we embrace our core values, we achieve something great: our **purpose**.



### EMPATHY

The work we do is **meaningful**.



### GROWTH

What happens **next** is up to us.



### ACCOUNTABILITY

Being **all in** is the only way to be.



### INCLUSION

Good ideas come from **everywhere**.



### COLLABORATION

Teamwork makes the **dream bigger**.

## WHAT IS VULNERABILITY?

Vulnerability can take many forms and may be influenced or exacerbated by various factors, including, but not limited to:

- Age
- Physical health conditions
- Mental health conditions
- Disability
- Family and domestic violence
- Language or literacy barriers
- Cultural backgrounds
- Remote locations
- Financial hardship

We understand that vulnerability is complex and unique to everyone. Our goal is to provide personalised support and assistance to our customers, especially during challenging times.

## FINANCIAL HARDSHIP

### WHAT IS FINANCIAL HARDSHIP?

Financial hardship means you are having trouble meeting your financial obligations. This can happen for many reasons, such as losing your job or experiencing an illness. We understand that financial difficulties can arise unexpectedly and can affect you and your family. Our aim is to help you navigate the financial hardship process with your Insurer during difficult times.

### IF YOU ARE EXPERIENCING FINANCIAL HARDSHIP

We encourage you to tell us, or your Insurer, as soon as possible. Our team is trained to identify those experiencing financial hardship and we are committed to treating you fairly, with respect and without judgment.

We understand that each situation is unique and will work with you and your Insurer to find the most appropriate and manageable solution to your circumstances.

### FINANCIAL HARDSHIP SUPPORT OPTIONS

If you're experiencing financial stress, options to support you (in consultation with your Insurer) may include:

- Fast tracked claim assessment
- Pay you an advance amount to help ease your urgent financial needs
- Excess modifications
- Flexible payment arrangements, or
- Another solution tailored to your specific needs.

You can also access **free and confidential** financial counselling services available to all Australians:

- [National Debt Helpline](#) | Free call 1800 00 70 07

- ASIC's [MoneySmart](#) website

#### PUTTING DEBT RECOVERY ON HOLD

We will pause any debt recovery action if we identify, or you tell us, that you are experiencing financial hardship. We will also inform any collection agent or solicitor involved. The pause will remain in effect until we, or the Insurer, have assessed your financial hardship application and informed you of the decision.

## PROTECTING YOUR PRIVACY

We will not disclose any personal or sensitive information without your consent, unless required by law or regulation. We will use the information you provide to find the best solution for you, which might mean sharing with colleagues, specialist services providers or financial counsellors.

If consent is not provided, it may limit the ability for Sedgwick to appropriately support you and discuss your circumstances with your Insurer.

## CONTACT US FOR SUPPORT

If you need extra support, we encourage you to tell us, or your Insurer, as soon as possible. We're ready to provide you with personalised support during this time. Below are some options which may assist your circumstances.

#### FAMILY AND DOMESTIC VIOLENCE

If you let us know, or we identify you are affected by family or domestic violence, we're here to support you. Sedgwick's **Family and Domestic Violence Policy** details how we can assist to minimise any risk of harm.

**ALWAYS CALL 000 IF YOU ARE IN IMMEDIATE DANGER**

#### INTERPRETER SERVICES

The **Translating and Interpreting Service (TIS National)**, operated by the Department of Home Affairs, is available to help individuals, agencies, and businesses communicate effectively with non-English speakers. This service ensures that language barriers do not hinder you from sharing your concerns and receiving the support you need.

	TIS National
Phone interpreter	13 14 50 (within Australia)
Automated phone interpreter	1800 131 450

<b>Web</b>	<a href="https://tisonational.gov.au">tisonational.gov.au</a>
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### NATIONAL RELAY SERVICE

The National Relay Service (NRS) is a free and confidential service that helps people who are hearing or speech impaired to communicate over the phone. This service, provided by the Australian Government, connects you with a Relay Officer who assists in relaying the conversation between the user and the person they are calling. Relay Officers will change voice to text, Auslan to English and vice versa.

National Relay Service	
<b>TTY (Speak/Read/Type/Listen)</b>	Call 13 36 77 (Standard and Overseas)
<b>Voice Relay</b>	Call 1300 555 727
<b>NRS Chat</b>	<a href="https://nrschat.nrscall.gov.au">nrschat.nrscall.gov.au</a>
<b>SMS Relay</b>	Text 0423 677 767

### CUSTOMER ADVOCATE

Sedgwick's Customer Advocate is here to offer personalised advice to support customers experiencing vulnerability. Whether through conversations or meetings, they collaborate with Sedgwick colleagues, insurers and suppliers to simplify the claims process. Their goal is to ensure your claim is handled with the utmost sensitivity and compassion.

If you have any feedback for the Customer Advocate, please reach out to us: [customeradvocate@sedgwick.com](mailto:customeradvocate@sedgwick.com)

### EXTERNAL SERVICES

If Sedgwick can't help you, we may be able to refer you to a specialist support service or other community organisations who can. We encourage you to reach out to these **free and confidential** support services.

Community Support Services		
Specialist	Support provided	Contact details
Ask Izzy	Find the help you need, now and nearby. Free and anonymous, Ask Izzy has access to over 450,000 service providers.	<a href="https://askizzy.org.au/">https://askizzy.org.au/</a>
Lifeline	Lifeline provides compassionate support for people in crisis. No judgement. No conditions. No agenda. Just a human connection to help people get through their darkest moments.	<a href="https://www.lifeline.org.au/">https://www.lifeline.org.au/</a>  Phone: 13 11 14

Community Support Services continued...		
Specialist	Support provided	Contact details
Beyond Blue	Beyond Blue is here to help all people in Australia achieve their best possible mental health.  If you're going through a hard time right now, the Beyond Blue Support Service is available 24/7 for brief counselling.	<a href="https://www.beyondblue.org.au/">https://www.beyondblue.org.au/</a>  Phone: 1300 22 46 36
Kids Helpline	Kids Helpline is Australia's only free (even from a mobile), confidential 24/7 online and phone counselling service for young people aged 5 to 25.	<a href="https://kidshelpline.com.au">https://kidshelpline.com.au</a>  Phone: 1800 55 18 00
1800RESPECT	1800RESPECT is available for free, 24 hours a day, 7 days a week to support people impacted by family, domestic or sexual violence.	<a href="https://www.1800respect.org.au/">https://www.1800respect.org.au/</a>  Phone: 1800 73 77 32
DVConnect	DVConnect helps Queenslanders find pathways to safety, away from family, domestic and sexual violence. They provide emergency transport and accommodation for your entire family, including pets. They also provide safety planning, crisis counselling, intervention, information and referrals at no cost to you.	<a href="https://www.dvconnect.org/">https://www.dvconnect.org/</a>  Women phone: 1800 81 18 11  Men phone: 1800 60 06 36
National Debt Hotline	The National Debt Helpline is a not-for-profit service that helps people tackle their debt problems.  Their professional financial counsellors offer a free, independent and confidential service.	<a href="https://ndh.org.au/">https://ndh.org.au/</a>  Phone: 1800 00 70 07
ASIC's MoneySmart	MoneySmart helps Australians take control of their money with free tools, tips and guidance.	<a href="https://moneysmart.gov.au/">https://moneysmart.gov.au/</a>
Embrace Multicultural Mental Health	Embrace Multicultural Mental Health (the Embrace Project) is run by Mental Health Australia and provides a national focus on mental health and suicide prevention for people from culturally and linguistically diverse (CALD) backgrounds.	<a href="https://embracementalhealth.org.au/">https://embracementalhealth.org.au/</a>

## REVIEW

This policy will be reviewed by the Customer Advocate every two years or earlier if required by a change in circumstances.