

Claimants Experiencing Domestic and Family Violence Policy

Version 1.0

General Insurance Policy

Specialty Markets (General Insurance Operations), Australia

Owner	General Managers – General Insurance Business Units
Sponsor	Chief Operating Officer, Australia
Approver	Chief Executive Officer, Australia
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Policy Purpose

Gallagher Bassett is committed to supporting claimants affected by domestic and family violence. A sensitive and holistic approach to supporting claimants allows them to continue to participate in the claims process and finalise their claim with minimal distress.

This policy provides a framework to support claimants who experience domestic and family violence. Claimants who are experiencing, or who are at risk of experiencing domestic and family violence are encouraged to seek support from their insurer or claims agent, who can refer them to the relevant services.

Scope

This policy acts as a guide for Gallagher Bassett employees who may come into contact with claimants experiencing domestic or family violence as part of the claims management process. It is also applicable to any third parties or suppliers whom Gallagher Bassett may engage to perform services on its' behalf as part of the claims management process.

This policy should also act as a guide for managers to support Gallagher Bassett employees who may experience personal stress or anxiety and be adversely impacted as a result of serving claimants affected by family or domestic violence, or who may be experiencing domestic or family violence themselves. This policy outlines support services available within and outside the Gallagher Bassett workplace for employees, and specialist referral services for claimants.

Policy References

Australian Family Law Act 1975 (Cth), section 4AB

Insurance Council of Australia: General Insurance Code of Practice 2020

Insurance Council of Australia: Guide to Helping Claimants Experiencing Family Violence

GB Leave Entitlements Policy, Section 6: Family & Domestic Violence Leave

GB Flexible Work Arrangements Policy

Definitions

Domestic or Family Violence refers to violence, abuse and/or intimidation between people who are currently or who have previously been in an intimate relationship. The perpetrator uses violence or coercion to control and dominate the other person, which can cause fear, physical harm and/or psychological harm. Claimants affected by family violence fall within a broader class of 'vulnerable customers'.

The Family Law Act 1975 (Cth) defines “*family violence*” 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.”

Domestic and family violence can include, but is not limited to:

- Physical assault
- Sexual assault
- Verbal abuse
- Emotional or psychological abuse
- Financial or economic abuse
- Technology-facilitated abuse
- Social abuse (isolating a person from their friends and family)

- Spiritual or cultural abuse (preventing a person from participating in their religious or cultural practices).

How Gallagher Bassett Will Assist Claimants Affected by Domestic or Family Violence

Gallagher Bassett recognises the importance of appropriate and sensitive claims handling for our staff interacting with any person affected by domestic or family violence.

GB employees who may come into contact with claimants experiencing domestic or family violence will receive ongoing training to ensure they:

- Can recognise early warning signs from a claimant
- Can act in a manner which ensures appropriate and sensitive claims handling
- Can refer the claimant to relevant support services
- Understand the process for escalating a claim to a senior employee (e.g Team Leader)

GB has developed and will continue to improve relevant claims processes to specifically address the following areas of concern, relating to domestic or family violence:

➤ Protection of Private and Confidential Information

GB will ensure that information such as addresses and phone numbers of claimants who are experiencing domestic and family violence are kept confidential. GB will work with the claimant to implement measures to protect this information if necessary.

➤ Minimising Repeated Disclosure

Disclosing details of domestic or family violence can be traumatic for the claimant, so GB will ensure the claimant does not need to repeat these details during each interaction or stage of the claims process. Where possible, GB will ensure continuity of care by ensuring the claimant speaks to the same claims' consultant who is familiar with their situation upon every interaction, or will provide a pathway to a senior consultant who is specially trained in dealing with sensitive claims.

GB will implement measures such as detailed case notes, sensitive claim 'flags' and any other measures it sees fit to assist in minimising the need for claimants to repeat disclosure of distressing situations.

➤ **Sensitive Claims Handling**

If claimants are affected by domestic or family violence and need to make an insurance claim, then GB will ensure their claim is handled with sensitivity and care. GB will ensure:

- That the claims process and any requirements of the claimant have been clearly explained (bearing in mind that requests for information from the claimant need to consider that they may not have access to their personal or financial records, or other documents)
- If a claimant has disclosed or GB reasonably suspects that domestic or family violence is present, the claims consultant will refer the claim to a senior employee (e.g Team Leader)
- The Team Leader will follow the process as advised by the relevant Client (this may involve referring the claim to the Client for the remainder of the claims process or having specialist employees with adequate authority and specialised training to make decisions in family violence-related claims)

➤ **Financial Hardship**

GB recognises that claimants may experience financial hardship for numerous reasons, including as a result of domestic and family violence. If a claimant discloses to us or we identify that a claimant may be experiencing financial hardship as a result of domestic or family violence, GB will:

- Outline the process for applying for financial hardship
- Fast-track the financial hardship application process
- Minimise the information and documents that claimants are required to provide (where appropriate)

If a claimant's application for financial hardship is accepted, GB will employ client approved measures including:

- Ensuring any collection arrangements are handled sensitively (e.g deducting the excess from the settlement amount, waiving an excess or arrangement instalment payments for excesses)
- Fast tracking assessment and settlement of claims where possible
- Referring the claimant to the National Debt Helpline (1800 007 007) for further financial assistance

GB will inform employees, claimants and relevant third parties such as service suppliers about information and assistance available to claimants experiencing family violence.

GB will supply a copy of its public Family Violence policy to any claimant upon request.

If a claimant is dissatisfied with GB's management of their vulnerability, they can lodge a complaint. GB will provide information about the complaint management process on their website.

Supporting Gallagher Bassett Employees

GB understands that employees can be affected by domestic or family violence in varying ways. Employees may be experiencing domestic or family violence themselves, or they may experience associated trauma as a result of interacting with claimants who have been affected. GB is committed to supporting staff to continue to participate in the workplace and maintain their employment by providing support in the following ways:

- Referring employees to our EAP (Employee Assistance Provider) Counselling Service
- Providing special leave provisions (See GB Leave Entitlements Policy, Section 6: Family & Domestic Violence Leave)
- Providing flexible work arrangements (See Flexible Work Arrangements Policy)
- Ensuring managers act with confidentiality and sensitivity in all interactions with employees experiencing direct or associated trauma as a result of domestic or family violence