



## Financial Hardship and Family & Domestic Violence Policy

### Supporting Customers Experiencing Vulnerability or Financial Hardship

#### OUR COMMITMENT

AG Guard understands that sometimes life circumstances make dealing with insurance harder.

If you are experiencing vulnerability or financial hardship, we are committed to supporting you with care, respect and understanding.

#### WHAT VULNERABILITY MEANS

You may be vulnerable if something is affecting your ability to manage your insurance or deal with us.

This might include:

- illness, injury or disability
- mental health challenges
- family or domestic violence
- financial difficulty
- language or communication barriers
- cultural or community factors
- major life events or crises

#### HOW WE CAN SUPPORT YOU

Depending on your situation, we may help by:

- communicating in a way that suits you
- giving you extra time to respond or make decisions
- allowing a support person or representative
- arranging interpreters if needed
- assigning a dedicated team member
- referring you to support services

## **FAMILY AND DOMESTIC VIOLENCE**

Family and Domestic Violence (FDV) does not have a single definition but exists as a pattern of controlling behaviour intended to cause fear, harm, or dependency in another person or their family. FDV includes violence, abuse, or threatening behaviour occurring within family or domestic relationships. This may involve conduct between people who are, or have been, in an intimate relationship, including but not limited to:

- Physical abuse, involving intentional physical acts that cause injury or pain, such as hitting, pushing, or other forms of physical harm.
- Emotional abuse, which undermines a person's emotional wellbeing or self-esteem through behaviours such as repeated criticism, humiliation, or social isolation.
- Sexual abuse, including any sexual activity or advance without freely given, informed, and voluntary consent, as well as coercive or unwanted sexual behaviour.
- Economic abuse, where a person's access to financial resources or independence is restricted, including controlling finances, limiting access to money, or preventing employment or financial decision-making.
- Psychological abuse, involving conduct that causes fear, distress, or isolation, such as intimidation, threats, or deliberate separation from family, friends, or support networks. This also includes forms of elder abuse.

FDV also encompasses any behaviour by a family or household member that coerces, controls, or intimidates another member, or causes them to fear for their safety or wellbeing. Such behaviour may occur as an ongoing pattern designed to make a person dependent or to influence their actions or decisions, including by isolating them from support, exploiting their resources, depriving them of independence or means of escape, or controlling their day-to-day activities.

## **SUPPORT FOR OUR CUSTOMERS**

Our customers' safety is paramount. If a customer tells us, we suspect or recognise they are affected by FDV, we can discuss options how to they can get support.

### **Internal Support**

1. If there is an immediate threat of harm, we may contact emergency services on 000. We will consider the information provided, including any privacy requests or concerns, and act in the customer's best interests.
2. We handle information customers provide in accordance with the Privacy Act 1988 (Cth) and our Privacy Policies.
3. We have reasonable confidentiality and security measures to protect customer information we hold electronically and in hard copy.
4. We may place alerts on customer records to help employees identify customers affected by family and domestic violence and provide timely, sensitive support. This can reduce the need for customers to repeat their story and helps direct enquiries to appropriately trained employees.
5. We will discuss safe communication methods and record customer preferences (including suitable contact times) on their customer record.
6. We will explore appropriate options relating to a customer's policy, claim, or enquiry, and respond with flexibility and care (including for joint policies).
7. We will ensure our claims handling process is clear, appropriate, and sensitive.

8. Where appropriate, we may refer customers to a specialist staff member within Ag Guard to reduce repeat disclosures, provide specialised care, support access to financial hardship assistance, and facilitate referral to external specialist services.
9. We will make it as simple as possible for customers to appoint an agent or representative.
10. If it is appropriate, refer you to emergency services or to a trusted external support provider in the table below:

COUNTRY	AGENCY	CONTACT
Australia	1800 RESPECT	1800 737 732 <a href="https://www.1800respect.org.au/">https://www.1800respect.org.au/</a>
Australia	Full Stop Australia	1800 385 578 <a href="https://fullstop.org.au/">https://fullstop.org.au/</a>

### Financial hardship support

If you're having difficulty paying premiums or other amounts, you can ask us for financial hardship assistance.

We will:

- acknowledge your request **within 5 business days**
- assess your situation fairly and with care
- let you know our decision **within 21 calendar days** after receiving any required information.

Support may include:

- flexible payment plans
- premium deferral
- fast-tracking claim payments
- other reasonable arrangements.

You can also reach out to the **National Debt Helpline** for financial counselling, money management and budgeting:

- [1800 007 007](tel:1800007007)
- [ndh.org.au](http://ndh.org.au)

### COMPLAINTS AND YOUR RIGHTS

If you're unhappy with a decision or how we've handled your matter, you can make a complaint. We will:

- listen to your concerns
- take your circumstances into account
- respond within required timeframes (usually **within 30 days**)
- explain our decision clearly.

If we can't resolve your complaint within the required timeframe, or you're not satisfied with our response, you can contact the **Australian Financial Complaints Authority (AFCA)** at no cost.

## **PRIVACY**

We respect your privacy and handle your personal information carefully and confidentially.

## **HOW TO CONTACT US**

If you need support, want to request hardship assistance, or wish to make a complaint, please contact us using the details on our website or policy documents.

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