

Family Violence Policy

Introduction

This Policy outlines Zurich's approach to managing vulnerable customers affected by Family Violence.

Zurich seeks to minimise impact to customers affected by Family Violence by providing support and practical assistance.

Zurich considers '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". This is consistent with the definition provided in the Family Law Act 1975.

Family violence is not limited to physical instances of violence and may also include emotional, psychological, financial/economic, sexual abuse and threats of abuse. Family violence can also include damage to property and animals. Customers affected by family violence fall within a broader class of 'vulnerable customers'.

Zurich's priorities when managing customers affected by Family Violence

Zurich's priorities are:

- The fair and sensitive treatment of customers affected by family violence, ensuring they are treated with dignity and respect.
- Safety of the customer and their family.
- The provision of support and training to our staff who are dealing with, or may deal with, sensitive cases, including customers affected by family violence.

© Zurich Australia Limited ABN 92 000 010 195
AFSL 232510

Zurich Assure Australia Pty Limited
ABN 58 657 804 736 AFSL 538863

118 Mount St, North Sydney NSW 2060
www.zurich.com.au

689050-2 0426 ZAL2000147
MGOS-024162-2026

Management of situations where family violence is identified or suspected

Zurich will:

- Take additional care when dealing with customers affected by family violence and provide additional support and assistance in connection with the provision of insurance, advice and investment services, where reasonable.
- Not require evidence to trigger the requirements of the family violence policy. Someone self-identifying as being affected by family violence will be treated in accordance with the policy without further evidence being required.
- Treat all information about a customer affected by family violence as sensitive and will take measures to ensure the information is kept confidential.
- Engage with the customer to discuss and agree safe ways to communicate and record these communication methods on the customer's file.
- Engage with the customer to determine if communication should involve the customer's financial counsellor, lawyer, community services or social worker, legal aid officer or family violence specialist.
- Where reasonable, minimise the information that a customer is required to provide and the number of times a customer is required to disclose the same information, noting that they may not have access to their personal information, records and documents.
- Where possible, provide customers with consistency in speaking to one staff member, or providing a single pathway of escalation.
- Encourage customers experiencing family violence to notify Zurich of that fact via the Zurich website and relevant correspondence.
- Ask a customer who self-identifies as being affected by family violence what their financial situation is, to determine whether they are also experiencing financial hardship.
- Refer customers to specialist, external family violence and financial hardship services, as appropriate.
- Provide vulnerable customer training to all staff, including family violence training.
- Appoint an appropriately trained staff member to support a vulnerable customer, as required.
- Provide support to Zurich staff affected by family violence or who are affected by dealing with vulnerable customers through an employee assistance line, line management or human resources discussions, training and the provision of resource documents.
- Provide a copy of the public Family Violence Policy to a customer upon request.

If a customer is dissatisfied with Zurich's management of their vulnerability, they can lodge a complaint at www.zurich.com.au/contact/complaints.html. Zurich will provide information about the complaint management process on their website.