



## **Family Violence Policy**

Element Specialty Underwriting is committed to supporting our customers who may be affected by family violence. We recognise that family violence can have significant personal, emotional, and financial impacts on individuals and their families. This policy outlines our approach to supporting customers who are experiencing family violence, ensuring that they are treated with dignity, respect, and understanding, while receiving the appropriate assistance in managing their insurance needs.

We are committed to offering a compassionate and supportive approach to customers affected by family violence. When you disclose that you are experiencing family violence, we will ensure that your privacy and confidentiality are respected. Any information you share will be handled with the utmost care and will only be disclosed to third parties with your consent, or if required by law.

### **DEFINITION OF FAMILY VIOLENCE**

Family violence refers to any behaviour within a family or domestic relationship that is intended to control, dominate, or harm another person. It may include physical, emotional, psychological, sexual, financial, or verbal abuse, as well as coercive control. Family violence may involve intimate partners, ex-partners, or other family members.

### **RESPONSE**

If you tell us or we identify that you are affected by family violence, we will take the following steps while assisting you with your insurance needs:

- Confidentiality: All disclosures of family violence will be treated confidentially. We will not share details of the situation without customer consent, unless required by law.

- Support Services: We will work with you and try to find a suitable, sensitive and compassionate way for us to proceed. We will do this as early as practicable, and we will protect your right to privacy. If it is identified that the customer needs additional support from someone else (Eg. lawyer, consumer representative, interpreter or friend) we will allow for this in all reasonable ways.
- Interpreter Services: Where practicable, we will provide access to an interpreter if you ask us to, or if we need an interpreter to communicate effectively with you. We will record if an interpreter is used or if there are reasons we are unable to arrange one.
- Identification: if you advise that you need support to meet identification requirements, then we will take reasonable measures to support you. Our approach to supporting you with verification and identification will be flexible.
- Assistance with Claims and Policies: If you are experiencing family violence, we will work with you to ensure that your claims and policies are managed sensitively and with flexibility.

## **FINANCIAL HARDSHIP ASSISTANCE**

If you tell us, or we identify that you are being affected by Family Violence, we will ask about your financial situation to determine if you are experiencing Financial Hardship. If we determine that you need Financial Hardship assistance, we will assess your request in line with our Financial Hardship policy.

## **NON-DISCRIMINATION AND RESPECT**

We are committed to ensuring that all customers are treated with dignity and respect, regardless of their experience with family violence. Discriminatory practices or judgments based on someone's experience with family violence will not be tolerated. We aim to create a supportive environment for our customers where they feel safe to disclose and seek assistance.

## **REPORTING AND FEEDBACK**

Customers who are affected by family violence are encouraged to reach out if they require assistance or if they have concerns about how their situation is being handled. We value feedback and will take any concerns seriously. If you feel that you have not been treated appropriately or if you need further assistance, please contact:

Email: [luke.griggs@elementuw.com](mailto:luke.griggs@elementuw.com)

Escalation Point: Luke Griggs.

## **EXTERNAL RESOURCES**

We encourage our customers who are affected by family violence to seek support from professional services.

Below are some key resources available in Australia. We do not have any affiliation or relationship with these organisations and are not responsible for any assistance services they may provide.

- National Domestic Violence Hotline – 1800 737 732
- 1800RESPECT (National Sexual Assault, Domestic & Family Violence Counselling Service)
- Lifeline 24-hour crisis support – 13 11 14
- Women’s Legal Services Australia – [www.wlsa.org.au](http://www.wlsa.org.au)
- Legal Aid Australia – [www.legalaid.nsw.gov.au](http://www.legalaid.nsw.gov.au)