



Family and Domestic Violence Policy

June 2023



At ASENO, we are committed to supporting customers who may be impacted by domestic or family violence to the best of our ability.

Domestic and Family Violence is a serious issue that poses substantial risk to the health and wellbeing of our community. ASENO recognises that our customers may experience issues of family violence and as an essential service provider, actively supports customers that may be experiencing family violence.

ASENO seeks to empower customers to request assistance in regards to family violence related concerns, regardless of their current financial capacity.

ASENO's Domestic and Family Violence policy applies to all customers, including those who hold or are covered under an ASENO policy, as well as those who have made an application. This policy has been developed to promote the safety of our customers and outlines the ways we can assist impacted customers.

Understanding domestic and family violence

Domestic and family violence can affect anyone. It usually involves violent, threatening or abusive behaviour enacted by a former or current family member, with the result of coercion or control, causing fear or harm.

Domestic and family violence can include, but isn't limited to:

- physical violence
- sexual assault
- emotional or verbal abuse
- psychological abuse or controlling behaviour
- stalking
- financial abuse, and
- abuse of older Australians.

Our commitment and priorities

ASENO makes the following commitments to our customers:

- We will always treat our customers with empathy, respect, and understanding
- We will treat all information disclosed as confidential
- We will train our relevant staff on how to support customers who are experiencing family violence
- We will support any ASENO staff member who we are aware is affected by family violence through various support services, additional leave, and flexible working arrangements
- We will work with industry bodies and consumer groups to continue to refine our approach to supporting customers affected by family violence

For customers experiencing family violence, ASENO will:

- Provide financial relief options to eligible customers as outlined in our Financial Hardship Policy
- Offer expert external support services
- Be flexible in our approach to claims and provide additional support for claimants through the claims process
- Refer them to emergency services if there is an immediate threat of harm, as their safety is paramount

Objectives of the Domestic and Family Violence Policy

Our Domestic and Family Violence Policy outlines the ways we can assist impacted customers. The ways in which we do this are outlined below:

- Making sure that safety is paramount for anyone affected by domestic and family violence
- Training customer facing staff to assist with recognising the early signs of domestic and family violence
- Training to improve employees' responses to someone affected by domestic and family violence
- Protecting private and confidential information of customers affected by domestic and family violence
- Minimising the number of times a customer affected by domestic and family violence needs to disclose information about family violence
- Ensuring appropriate and sensitive claims handling processes for claimants affected by domestic and family violence

Collections and domestic and family violence

ASENO does not use external debt collections services to enforce or chase outstanding premium amounts. We have processes to contact our customers in relation to outstanding payments and to assist customers to retain cover if they choose.

If we become aware of a family and domestic violence situation, we will handle any calls with the utmost sensitivity and care – ensuring the customer's wellbeing above all else.

Financial hardship

We ensure that all ASENO staff interacting with customers are aware of our Domestic and Family Violence Policy and Financial Hardship Policy and what support options are available for our customers.

Assistance and support

We commit to informing all customers of this policy. Customers will be offered support relevant to their situation, in so far as ASENO can provide.

Product design and domestic and family violence

We take into consideration the potential impacts and implications of family and domestic violence when designing our products.

Customer complaints procedure

Complaints with respect to our Domestic and Family Violence Policy, including our compliance with it, can be raised using our customer complaints procedure. Complaints regarding failures and shortcomings in relation to this policy (and others) will be directed to our Internal Dispute Resolution team for review. You can find out more about how to make a complaint, as well as our Complaints Policy, on our website www.aseno.com.au