



# IAG Policy on Supporting Customers affected by Family and Domestic Violence

Your safety is our priority. If there is an immediate threat to you or your loved ones, please call Emergency Services on 000

## Why this is important

1. This Policy sets out how IAG supports our customers who are affected by Family and Domestic Violence (**FDV**). It is important because we believe in doing the right thing by our customers, respecting who they are and their individual circumstances. This Policy supports IAG's purpose and strategy by helping to make our customers safer and reducing the risk of harm from FDV.
2. This Policy is designed to produce these outcomes:
  - a) Minimising the risk of harm to customers affected by FDV,
  - b) Supporting our customers with empathetic, consistent and timely responses in their dealings with IAG.

## How we support our Customers

3. If a customer tells us they are affected by FDV, we can discuss options on how they can get support. We may refer them to a specialist team at IAG when appropriate. Our customers' safety is paramount.
4. If a customer is affected by FDV, we will keep information they give us about their situation confidential. We will explore the most appropriate options for insurance customer's policy or claim with flexibility and care, including if the customer has a joint policy.
5. Our employees will be trained to:
  - a) Recognise customers who may be vulnerable, particularly if experiencing a claim event and FDV,
  - b) Be flexible and explore the best options for the customers policy or claim, and
  - c) If it is appropriate, refer the customer to emergency services or to a trusted external support provider in the table below:

Country	Agency	Hours	Contact
Australia	1800 RESPECT	24/7	1800 737 732 <a href="https://www.1800respect.org.au/">https://www.1800respect.org.au/</a>
Australia	Rape & Domestic Violence Services Australia	24/7	1800 211 028 <a href="https://www.rape-dvservices.org.au/">https://www.rape-dvservices.org.au/</a>

These services can be accessed online or over the phone for confidential online or telephone counselling, information and referral services.

6. We will train our relevant employees to understand and support customers who are experiencing vulnerability, including those affected by FDV. Training will depend on an employee's role, and will include information about:

- a) Making sure customers' safety is paramount, and referring them to emergency services if there is an immediate threat of harm,
  - b) How to recognise the potential for future violence or vulnerability, and that violence or abuse may be happening now,
  - c) Understanding the impacts of trauma and how it can make a customer look, sound and behave,
  - d) How best to support customers affected by FDV sensitively and empathetically, including:
    - i. Minimising the number of times a customer needs to disclose information about FDV,
    - ii. Protecting information that is private and confidential, and
    - iii. Referring a customer to a specialist team or other services where appropriate,
  - e) Understanding each customer's personal situation to consider financial hardship assistance for those having difficulty paying IAG because of FDV. This includes how to support customers when debt collection is needed, and
  - f) Referring customers to trusted external programs and services available to support people affected by FDV.
7. We will continue to work with industry bodies, non-profit groups and communities to better understand FDV, and refine our approach to supporting customers affected by FDV.

## Support for Employees

8. Anyone can be affected by FDV, including our employees. We support our employees by giving them access to:
- a) Local employee assistance programs, external support services and internal specialist teams, and
  - b) Sick leave, emergency or additional leave and flexible work arrangements if needed.

## Definitions

9. In this Policy:
- "Family and Domestic Violence"** or **"FDV"** means violence, abuse or threatening behaviour in domestic or family settings, as set out below:
- a) Domestic violence means acts of violence that occur in domestic settings between two people who are, or were, in an intimate relationship. It includes physical, sexual, emotional, psychological and financial abuse.
  - b) Family violence is any violent, threatening or other behaviour by a person that coerces or controls a member of their family or household or makes the family or household member fearful.
  - c) FDV does not have a universal definition and can vary across different countries, states and territories. The core characteristic however is controlling behaviour, whether criminal or non-criminal, that is aimed to cause fear within another person or their family.
  - d) It may be a pattern of behaviour designed to make a person dependent by: isolating them from sources of support, exploiting their resources and abilities for personal gain, depriving them of means needed for independence, resistance and escape, or regulating their everyday behaviour.

## Contacts for questions and more information

10. If you have any questions or want more information about this Policy, please refer to your brand website below:

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**Brands**

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<a href="#">NRMA Insurance</a>	<a href="#">Coles Insurance</a>	<a href="#">ShareCover</a>		<a href="#">Insurance 4 That:</a>
<a href="#">SGIO</a>	<a href="#">SWANN Insurance</a>	<a href="#">Lumley Special Vehicles</a>	-	<a href="#">NRMA</a>
<a href="#">SGIC</a>	<a href="#">WFI</a>	<a href="#">IAL</a>	-	<a href="#">RACV</a>
<a href="#">CGU</a>	<a href="#">Poncho Insurance</a>		-	<a href="#">Bendigo Bank</a>
			-	<a href="#">BUPA</a>
			-	<a href="#">Bicycle NSW</a>
			-	<a href="#">BitsyCover</a>
			-	<a href="#">Raiz Insure</a>

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