

SUNCORP



insurance *regulatory* change

General Insurance Code of Practice

**Customers Experiencing Vulnerability
and Family Violence**

Quick Reference Guide

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We are all vulnerable at certain points in our lives. Suncorp is committed to being there in those moments and working with our customers to ensure they are supported to make informed decisions that are in their own best interest.



Our task as an insurer is to work with all our customers, third parties and beneficiaries to ensure if a person is experiencing vulnerability, we have the necessary skills and tools to recognise this and respectfully address it with appropriate options, solutions and referrals.



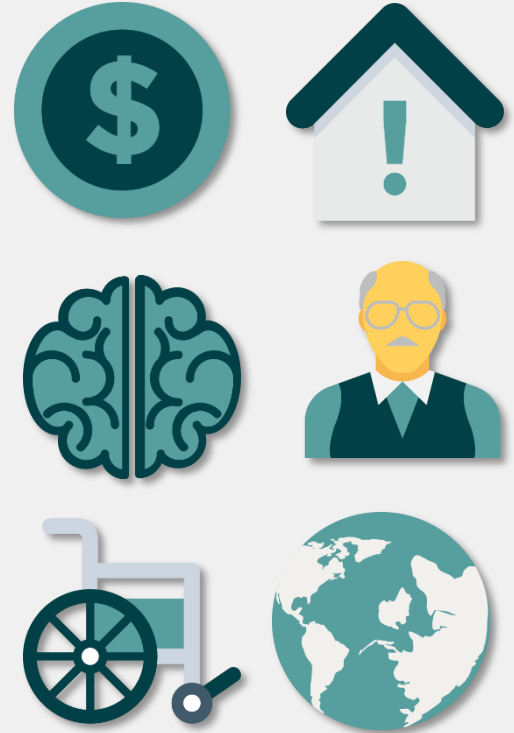
This document is designed to help you identify someone that may be experiencing vulnerability and how it can present itself in someone's life.



It's important to note this document will not cover every scenario of vulnerability you will encounter with customers.

What does vulnerability look like?

Some of our customers may experience vulnerability due to age, disability, mental health conditions, family violence, language and literacy barriers, cultural backgrounds, and financial or social distress.



Part of Suncorp's obligation in supporting our customers includes engaging in a discussion about a customer's vulnerability.

This can be a very personal and sometimes uncomfortable conversation to have so should be managed by the Client Manager only.

Before asking any specific questions around a customer's vulnerability or about whether support is required, it's important we preface that our questions are necessary and relevant, so we can cater to the best interests of the customer.

Remember each customer's situation is different, and our conversations should be tailored to each interaction.

If you identify a customer experiencing any form of vulnerability, please ensure you contact the Client Manager as soon as possible.

Wellbeing

Someone experiencing a Vulnerability related to their Wellbeing can be very personal and sometimes traumatic experience in their lives. Vulnerabilities could be caused from Physical or Mental illnesses, addiction, or disability.

Indicators that a customer may be experiencing a Wellbeing Vulnerability could be explicit or behavioural.

For example, a customer may indicate they need to make regular doctors' appointments for themselves or a dependent, or they may respond in an erratic fashion or potentially make threats of self-harm.



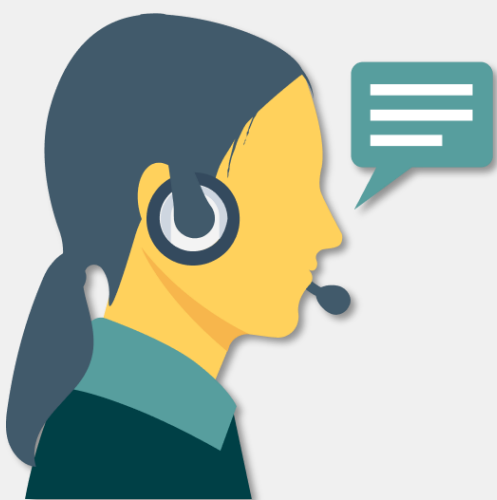
Some additional indicators that someone may be vulnerable could include:

- Aggressive tone
- Crying / Sobbing
- "I haven't had my medication today"
- "I'm currently undergoing cancer treatment/chemotherapy"
- Difficulty paying attention or remembering details
- "I cannot email you due to my disability"

Grief

Grief is a very subjective emotion. Everyone expresses grief in a different way. For some, it can be short term and for others it can be long term and debilitating. It's important to maintain a compassionate and empathic tone in conversations where someone is identified as grieving.

In some instances, it will be apparent that a customer is vulnerable through Grief due to the circumstances of their claim. For example, a loved one passing away in a motor accident, or a pet passing away in a house fire. In other instances, it may not be related to a claim at all. Vulnerability through grief may be expressed openly or in some circumstances it may be more subtle.



A customer may mention things like:

- “My [partner/husband/wife/other relative/friend] recently passed away”
- “My [partner/husband/wife/other relative/friend] used to handle all of this stuff”
- “I lost my [pet] in the fire”
- “I can’t deal with this on top of everything else going on at the moment”
- References to planning a funeral
- Crying/sobbing

Family Violence

Family Violence presents a particularly urgent vulnerability for those that may be experiencing it and means more than physical abuse and can include emotional abuse, psychological abuse, sexual abuse, financial or economic abuse, and damage to property.

Customers experiencing Family Violence may be currently in a violent situation or recently removed from one and may be reluctant to share details around what is happening in their situation.

The following are some things that may be displayed:

- "I don't want my [partner] to find out about this"
- "I'm currently in a shelter/safe house/refuge"
- "My [partner] handles all of this stuff"
- Intense fear of another's reaction
- Mention of Domestic Violence Order ('DVO') / Apprehended Violence Order ('AVO')
- Mention of Police Involvement
- Anxiety around interacting with unknown people/suppliers
- Nervousness about claim contact points



Other indicators of a customer who may be affected by family violence could be:

- Appears, or sounds, distressed or scared
- Is seen, or heard, to be taking instructions from their partner
- Remains silent while another party does all the talking
- Does not understand, or is not aware, that cover has been taken out in their name or covering their property
- Has concerns about protecting their personal privacy or safety
- Does not want their physical address recorded
- Discloses the existence of any past or present family violence, or an intervention order or its equivalent

Life Stages

Vulnerabilities presented from changing life stages could be caused by both positive and negative events. Moving interstate, retiring, getting married or having a relationship end could all be triggers for vulnerability.

For example, most people would consider having a baby is a positive event in people's lives, however, it can be particularly stressful, especially if that person does not have an appropriate support network around them.



Changes in Life Stages in a customer could be indicated by some of the following behaviour and commentary:

- "I/My partner is about to have a baby"
- "The timing couldn't be any worse"
- "I can't deal with this on top of everything else going on at the moment"
- "I'm going through a divorce/separation at the moment"
- "I'm about to have a baby and I haven't got anyone to help me"

Financially Vulnerable

Financial Vulnerability is often the most heard about Vulnerability in Suncorp claims departments. Someone may be experiencing Financial Vulnerability due to several events or factors impacting their life.

Some examples could include, being under employed or unemployed, homelessness, recently moved out of home, or being culturally/linguistically diverse.



Some signs of financial vulnerability you may come across during your conversations with customers may include verbal and non-verbal cues. For example:

- Someone in a financially vulnerable situation may be defensive, aggressive or reluctant around discussions about their financial situation.
- Some customers may express more directly that they are in a financially vulnerable situation by stating things like:
 - "This is going to ruin me"
 - "I can't afford this"
 - "I don't know how I'm going to be able to afford this as well"

Environmental

Environmental vulnerabilities can occur based on the location and situation surrounding the customer. A common example of this is someone who has been impacted by a natural disaster.

Someone in this situation will likely be identified by what they are claiming for. As an example, a claim for a lost home in a bushfire or flooding catastrophe. Events such as these are usually widespread and impact many customers. Most customers will have an existing support network around them and may not need additional support from us. However, some customers may not have a support network around them, and the circumstances of the event may exacerbate their vulnerability.



Some indicators could be identified by the following:

- "I've lost everything"
- "I can't come back from this"
- "It's all gone"
- Opted out of Flood Cover
- Crying/Sobbing

Please note: The contents of this document may be distressing to some people.

If distress becomes apparent for you or your people, please take appropriate steps to ensure the safety and wellbeing of those concerned.

