

Policy 106 Vulnerable Members of Society

Policy Number	Date Approved	Date Last Amended	Status
106	1.07.2020	1.07.2020	Endorsed

Why

As a major supplier in the Insurance Industry, we take our responsibility to society seriously. All people we interact throughout our operation matter to us; we live by the BBG mantra **#ourpeoplematter**

We are committed to supporting our customers to succeed and to be all that they can be. We therefore have steps in place to support customers who are at greater risk of harm or loss due to circumstances that may make them particularly vulnerable.

We understand that there are times life can be incredibly tough and some of our customers face certain challenges particularly after loss or damage to a significant asset like their home or, investment or commercial property.

Through our continuous improvement mindset, we are committed to putting measures in place to meet our customers' needs, and support them in the moments that matter. We are committed to this journey and as we continue to learn from our customers and the wider insurance community on how we can better adapt to the needs of vulnerable customers.

Definition

- Vulnerability is a personal situation, where people are exposed and susceptible to harm or loss.
- Everyone may experience being vulnerable in their life and its impacts can be experienced differently.
- Customer vulnerability involves both personal and environmental circumstances
- We understand that Vulnerability is a state and does not define a customer.
- Customers experiencing vulnerability may have or be experiencing:

Low financial literacy	Culturally and linguistically diverse backgrounds	Domestic and family violence	On low income
Age-related impairment	Financial abuse	An addiction or behavioural challenges	Low digital literacy
Mental illness	Natural disasters	Elder abuse	Live in a remote location
Cognitive impairment	Serious illness	Disability	Other circumstances causing significant detriment
Scams and fraud	Lost a loved one		

Our Approach

At BBG we understand we cannot solve all vulnerable customers' problems. However, as a key service provider in the Insurance Industry we have an important role to play in supporting customers experiencing vulnerability. We can help make a positive difference to customers experiencing vulnerability by being sensitive and having compassion for their situation; by looking out for red flags and noticing when something doesn't seem right; by being understanding; and guiding vulnerable customers towards other sources of support.

Provide Awareness & Understanding

Our people are provided with the following resources to assist in developing an understanding:

1. Providing awareness training on Vulnerable Members of Society
2. Providing Industry Accredited Training via ANZIIF - GICOP Vulnerability (GISERV-20-01)
3. List of available support and external resources that may assist Vulnerable People
4. Internal forums to discuss matters of vulnerability including at Team Meetings and Executive review.

Triage & Act

Our business process and technology enhancements allow our team to:

1. Flag a vulnerable customer in our job management system
2. Assign a responsible manager to the case
3. Triage to the Insurer or Loss Adjuster
4. Act in crisis situation

Crisis & Emergency Response

All workers are encouraged to speak to a Mental Health First Aid Officer at any time should they feel they may be an escalating situation or worsening situation of a customer. If at any time an employee forms a belief that a customer is in crisis, they should contact a Mental Health First Aid Officer or Emergency Services on 000.

Supporting our Team

1. Providing our staff and contractors access to an Employee Assistance Program (EAP)
2. Providing information on support services available externally
3. Providing an escalation process for Vulnerable Customer triage
4. Accredited Mental Health First Aid Officers across the business

Support Services & Resources

Agency	Phone	Website	Services Provided
1800 RESPECT	1800 737 732	1800respect.org.au	National 24-hour Domestic and Family Violence and Sexual Assault Line
MENSLINE	1300 78 99 78	mensline.org.au	24/7 support, information and referral service for men with family and relationship issues
Lifeline	13 11 14	lifeline.org.au	24/7 counselling and referral service for people in a crisis situation.
Beyond Blue	1300 224 636	beyondblue.org.au	24/7 support to people experiencing anxiety or depression.
National Debt Hotline	1800 007 007	ndh.org.au	Financial counselling is a free, confidential service to assist people in financial difficulty
Translation & Interpreting	131 450	https://www.tisnational.gov.au/	An interpreting service provided by the Department of Home Affairs for people who do not speak English. Access to interpreters speaking more than 160 languages

If your life or someone else's life is at risk, call triple zero (000) for police or ambulance response