

EPSILON UNDERWRITING AGENCIES

Language and Literacy Barriers

LLB2020.1

Language and Literacy Barriers

Purpose

1. Epsilon Insurance Broking Services Pty Ltd (*'Epsilon Underwriting Agencies', 'Epsilon'*) is committed to supporting persons insured by our products affected by language and literacy barriers. A sensitive and holistic approach to supporting these persons allows them to participate in our community and obtain the products and services available to all of our Insureds.
2. This policy provides a framework to support Insureds who experience language or literacy difficulties.
3. This policy also acts as a guide to our Insureds, managers and broker colleagues to supporting Insured persons experiencing language or literacy difficulties with respect to our products and services.

Introduction

4. Epsilon is committed to ensuring there are no communication barriers. Some Insureds may have difficulties communicating effectively with us due to language barriers or limited literacy skills. If we experience difficulties communicating with our Insureds, there are a number of support services we can use to ease communication channels.
5. These services are offered to our Insureds and broker contacts where required and detailed below:

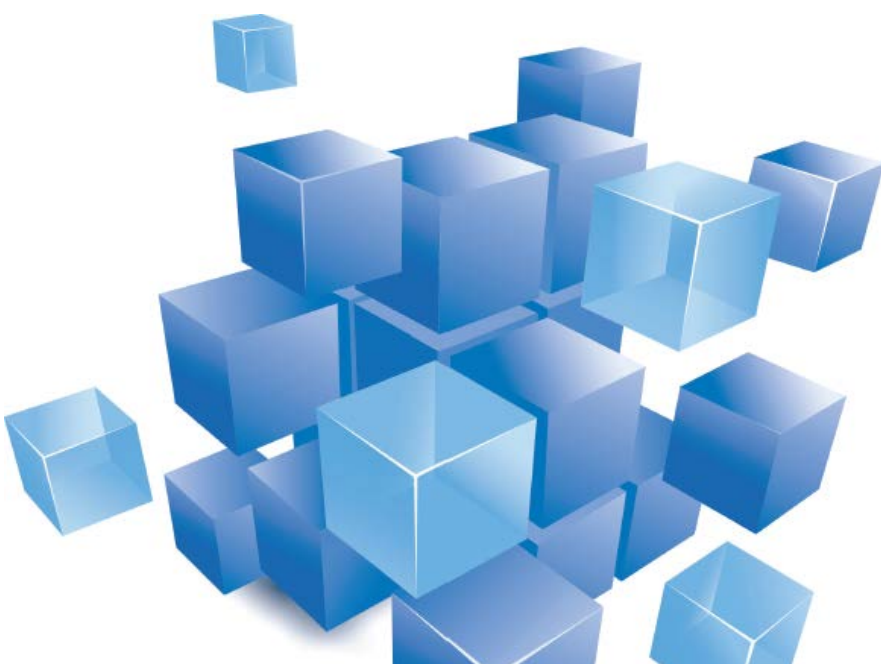
Translation and Interpreting Services

6. The Translating and Interpreting Service (TIS National) is an interpreting service provided by the Department of Immigration and Border Protection for people who do not speak English and for agencies and businesses who need to communicate with non-English speaking persons.
7. TIS National provides interpreting assistance to enable non-English speakers to access government agencies and services, police and legal services, education, healthcare and community groups, as well as services offered by private businesses, including those offered by Epsilon.
8. TIS National provides the following interpreting services:
 - Immediate phone interpreting;
 - ATIS Voice automated voice-prompted immediate phone interpreting;
 - Pre-booked phone interpreting;
 - On-site interpreting;
 - Illegal Maritime Arrival (IMA) interpreting.
9. The TIS National immediate phone interpreting service is available 24 hours a day, every day of the year for the cost of a local call for any person or organisation in Australia who needs an interpreter.

Further information can be found at <https://www.tisnational.gov.au/>.

Accessibility Services - Relay and Typewriter (TTY) Services

10. If a customer is deaf and/or they find it hard hearing or speaking over the phone, the National Relay Service (NRS) are able to assist. The NRS is available 24 Hours a day, every day (regular phone costs apply):
 - Teletypewriter (TTY) Users - phone 133 677
 - Voice Relay (Speak & Listen) Users - phone 1300 555 727
 - SMS Relay Users - phone 0423 677 767
11. For more information visit the NRS website at <https://www.communications.gov.au/what-we-do>



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