

## EPSILON VULNERABLE CUSTOMERS POLICY

This Vulnerable Customers Policy applies to the operations of Epsilon Insurance Broking Services Pty Ltd t/as Epsilon Underwriting Agencies and Globe Underwriting Australia ABN 68 097 402 134 AFSL 245612 (“We” or “Us”). This Vulnerable Customers Policy (Policy) has been developed to comply with The Insurance Council of Australia’s (ICA) General Insurance Code of Practice (the Code) and explains how We support customers experiencing vulnerability. This a policy applies to our Accident and Health group products only.

### WHAT IS VULNERABILITY?

You may be vulnerable due to Your ability or circumstances. Your vulnerability may be temporary or permanent. We recognise that a person's vulnerability may be due to a range of factors such as:

- age
- disability
- mental health conditions
- physical health conditions
- family violence
- language barriers
- literacy barriers or learning difficulties
- cultural background
- Aboriginal or Torres Strait Islander status
- remote location
- financial distress

### OUR APPROACH

Epsilon has a long-standing commitment to conducting its business with honesty and integrity and remains committed to full compliance with the Code and informing Customers, Brokers, Employees and Service Suppliers about information and assistance available to vulnerable people, including those experiencing Financial Hardship and Family Violence.

We recognise that a person's vulnerabilities can give rise to unique needs, and those needs can change over time and in response to particular situations.

We encourage You to let us know if You are experiencing vulnerability. If You tell us, or We identify, that due to a vulnerability You need additional support or assistance, We will work with You as early as practicable to try to find a suitable, sensitive and compassionate way for Us to proceed and We will protect Your right to privacy. Additional support may include making it easier for You to communicate with Us, referring You to a financial counsellor or an appropriate community support service.

### SUPPORT PERSON(S)

We recognise you may need additional support from someone else (for example and Lawyer, consumer representative, interpreter or friend, We will recognise this all allow for it in all reasonable ways.

### INTERPRETATION SERVICES

We are committed to supporting persons insured by our products affected by language and literacy barriers. Where practicable, We will provide access to an interpreter if You ask us to, or if We need an interpreter to communicate effectively with You. Our Language and Literacy Barriers Policy details interpretation services available and can be found here: <https://epsiloninsurance.com/about-us/>

## IDENTIFICATION

If a Customer requires support to meet identification requirements, Epsilon will take reasonable measures to provide such support.

## FAMILY VIOLENCE

We are committed to supporting individual persons insured by our Accident and Health group products affected by domestic and family violence. Our Family Violence Policy can be found at: <https://epsiloninsurance.com/about-us/>

## FINANCIAL HARDSHIP

We are committed to supporting individual persons insured by our products affected by Financial Hardship. Our Financial Hardship Policy can be found at: <https://epsiloninsurance.com/about-us/>

## PRIVACY

We understand the risk of disclosure of personal information for customers who are experiencing vulnerability. We are committed to ensuring Your privacy in accordance with the Privacy Act 1988 (Cth) and the Australian Privacy Principles. Our Privacy Policy can be found here: <https://epsiloninsurance.com/about-us/>

For further information, please contact:

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