

## FAMILY VIOLENCE POLICY

### PURPOSE

Epsilon Insurance Broking Services Pty Ltd ('Epsilon Underwriting Agencies', 'Epsilon') is committed to supporting customers insured by our retail products who are affected by domestic and family violence. A sensitive and holistic approach to supporting these persons allows them to continue to participate in the workplace and society during a difficult time.

This policy provides a framework to support persons who experience domestic and family violence. Insured persons who are experiencing, or who are at risk of experiencing, domestic and family violence are encouraged to seek support from their family, friends and workplace in the first instances.

This policy also acts as a guide for their family, friends, managers and colleagues to supporting persons whose work/life is affected by domestic and family violence. It outlines support available within and outside the home or workplace for individuals.

### SUPPORT FOR CUSTOMERS EXPERIENCING FAMILY AND DOMESTIC VIOLENCE

Domestic and family violence is a pattern of abusive behaviour in an intimate relationship that over time puts one person in a position of power over another and causes fear. It is often referred to as a pattern of coercion and control. Domestic and family violence can include, but is not limited to:

- physical violence.
- sexual assault or other sexually abusive behaviour.
- emotional or psychological abuse.
- verbal abuse.
- spiritual or cultural abuse.
- economic or financial abuse.
- damage to property.

People may sometimes experience situations of violence or abuse in their personal life, which may affect their attendance or performance at work, or in social situations with family and friends.

Our commitments:

- Epsilon recognises family violence is unacceptable in any relationship and customers experiencing family violence will be treated with dignity and respect.
- The support of customers experiencing family violence and their children is the highest priority.
- Customers who indicate or disclose family violence are able to access support from Epsilon that is appropriate to their circumstances.
- Disclosures made to any relevant third parties will be made with great care, keeping in mind the sensitivity and confidentiality of the customer's situation; and
- We may need to be flexible and vary our approach based on individual circumstances, including providing more personalised support to help customers navigate our processes.

### ASSISTING CUSTOMERS

Epsilon recognises the potentially devastating impact that domestic and family violence can have on the lives of those who experience it, including their capacity to work and their financial security. Epsilon seeks to minimise impact to customers by providing support and practical assistance to those affected by family violence.

Epsilon can assist Customers experiencing family violence by:

- prioritising the sensitivity of your situation;
- maintaining confidentiality of information;
- manage the way we communicate with you so we do not add further risk;
- helping to set up new insurance policies;
- helping to arrange access to financial hardship support; and
- referral to specialist support services.

#### TRAINING OUR EMPLOYEES TO ASSIST YOU

All our customer-facing employees will receive training relevant to their roles. Epsilon will ensure all relevant employees and distributors have ongoing training ensuring they:

- are aware of Epsilon's policies and procedures when they are engaging with someone experiencing family violence;
- identify customers affected by family violence;
- deal appropriately and sensitively with customers affected by family violence; and
- apply the family violence policy, and related policies and procedure, relevant to their role in dealing with customers affected by family violence.

We would encourage you to make us aware of your situation so that one of our staff members who has appropriate training can assist you.

#### IMMEDIATE DANGER

If you are feeling acutely unsafe in your personal or working environment, immediately contact the Police in your state by phoning 000.

#### CONFIDENTIALITY

We understand the risks of disclosing information in relation to customers experiencing family violence. Protecting your personal and other confidential information, such as your physical address and telephone number, is critical to your safety in these situations. In addition to our privacy policy, we will discuss safe ways to communicate with you and record these. We will protect your sensitive information and, where possible, give you control over how your personal information is shared with third parties. We will inform you about what information you need to share with other policyholders, such as information about a claim, so you can make appropriate arrangements.

#### ACCESSING SUPPORT SERVICES

Customers who wish to access any of the support recommended by Epsilon should contact our office directly or refer to the end of this this policy.

Customers can also seek assistance directly from those external services. A list of services, including 24-hour support services, and their contact details can be found at the end of this policy.

Customers experiencing domestic and family violence may choose to disclose their situation to a trusted colleague or family member. Where such information is disclosed, that trusted individual should provide support to the Insured person by:

- listening without judgement and respecting their decisions.
- maintaining appropriate confidentiality.
- encouraging them to seek help from a domestic and family violence support organisation.
- referring them to this policy, an Employee Assistance Program, or any of the external support services listed at the end of this policy.
- Where the colleague or family member is concerned about the employee's health and safety, they should speak to the one of the family violence support services listed at end of this policy.

#### FURTHER ASSISTANCE

If you or someone you know is experiencing domestic and family violence, or you simply want to find out more, the following external services are available to provide information and assistance:

- 1800Respect – National sexual assault, domestic family violence counselling service: 1800 737 732

- Lifeline: 13 11 14—24-hour crisis support and referral
- Relationships Australia: 1300 364 277
- Mensline: 1300 789 978
- Department of Human Services Family and Domestic Violence Services
- Department of Social Services – Family Safety Pack
- DV Connect: <http://www.dvconnect.org/>
- National Disability Insurance Scheme - information for employees with a disability
- Safesteps 1800 015 188
- Australian Indigenous Health Infonet – Aboriginal Family Health/Domestic Violence Program
- Another Closet – Domestic and Family Violence in LGBTIQ Relationships

