

# Car Rental Insurance Pty Ltd

## Policy on how we support Customers affected by Family and Domestic Violence

***Your safety is our priority. If there is an immediate threat to you or your loved ones, please call Emergency Services on 000.***

## CRI commitment to you

Car Rental Insurance Pty Ltd (“CRI”) is committed to providing support to our customers affected by Family and Domestic Violence (“FDV”). We will achieve this by providing the required training and support to our employees. We will also refer you to specialist support services that can help you with family violence and domestic violence.

CRI is a specialist underwriting agency acting under an Agency Agreement with the insurer, Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance.

CRI is a Corporate Authorised Representative (No. 321550) of Delaney Kelly Golding Pty Ltd (AFSL No. 231146) ABN 35 000 663 221

## Why this is important

1. This Policy sets out how CRI supports our customers who are affected by FDV. It is important because we believe in doing the right thing by our customers, respecting who they are and their individual circumstances. This Policy supports CRI’s purpose and strategy by helping to make our customers safer and reducing the risk of harm from FDV.
2. This Policy is designed to produce these outcomes:
  - a) Minimising the risk of harm to customers affected by FDV,
  - b) Supporting our customers with empathic, consistent, and timely responses in their dealings with CRI.

## How we support our Customers

3. If a customer tells us they are affected by FDV, we can discuss options on how they can get support. We may refer them to a specialist team at CRI when appropriate. Our customers’ safety is paramount.
4. If a customer is affected by FDV, we will keep the information they give us about their situation confidential. We will explore the most appropriate options for insurance customer’s Policy or claim with flexibility and care, including if the customer has a joint policy.
5. We will ensure claims handling processes are managed sensitively and recognise the complexities in these situations for customers experiencing FDV. If customers tell us, or we suspect, they are affected by FDV we may refer them to specialist claims teams.
6. If you are a customer affected by FDV our employees will:
  - a) Recognise that you may be vulnerable, particularly if experiencing a claim event and FDV,
  - b) Be flexible and explore the best options for your Policy or claim, and
  - c) If it is appropriate, refer you to emergency services or to a trusted external support provider in the table below:

Country	Agency	Contact Hours	Contact Details
Australia	1800 RESPECT	24/7  24-hour national sexual assault, family and domestic violence counselling line for any Australian who has experienced, or is at risk of, family and domestic violence and/or sexual assault.	1800 737 732  <a href="https://www.1800respect.org.au/">https://www.1800respect.org.au/</a>
Australia	Rape & Domestic Violence Services Australia	24/7	1800 211 028  <a href="https://www.rape-dvservices.org.au/">https://www.rape-dvservices.org.au/</a>
NSW	Domestic Violence Line	24/7  The Domestic Violence Line is a NSW state-wide telephone crisis counselling and referral service for women, including trans women.	1800 656 463  <a href="http://www.facs.nsw.gov.au">www.facs.nsw.gov.au</a>
Lifeline	National Charity	24/7  Lifeline is a national charity providing all Australians experiencing a personal crisis with access to 24-hour crisis support and suicide prevention services.	13 11 14  <a href="http://www.lifeline.org.au">www.lifeline.org.au</a>
Australia	Relationships Australia	A leading provider of relationship support services for individuals, families, and communities. It aims to support all people in Australia to achieve positive and respectful relationships.	1300 364 277  <a href="http://www.relationships.org.au">www.relationships.org.au</a>

These services can be accessed online or over the phone for confidential online or telephone counselling, information, and referral services.

## Financial Hardship

7. We will work with our customers affected by FDV to understand their individual situations if they are impacted by financial hardship. We will be flexible when discussing ways we might be able to provide support, we might be able to help by:
- (i) reviewing cover to make sure it is right;
  - (ii) changing how often payments are made;
  - (iii) extending payment due dates;

- (iv) developing a payment plan; and
  - (v) deducting excess from claim settlements.
8. If collection arrangements are necessary and a customer has told us, or we suspect, they are experiencing FDV, we will ensure these matters are managed sensitively and with care. If we become aware our customer is affected by FDV after a referral has been made to a third- party debt collection agency, our internal collection teams will work with the agency to understand our customers situation and be flexible in the ways we can support our customers regarding their financial obligations with us.

## Employee Training

9. We will train our relevant employees to understand and support customers who are experiencing vulnerability, including those affected by FDV. Training will depend on an employee's role, and will include information about:
- a) Making sure customers' safety is paramount, and referring them to emergency services if there is an immediate threat of harm,
  - b) How to recognise the potential for future violence or vulnerability, and that violence or abuse may be happening now,
  - c) Understanding the impacts of trauma and how it can make a customer look, sound, and behave,
  - d) How best to support customers affected by FDV sensitively and empathically, including:
    - i. Minimising the number of times, a customer needs to disclose information about FDV,
    - ii. Protecting information that is private and confidential, and
    - iii. Referring a customer to a specialist team or other services where appropriate,
  - e) Understanding each customer's personal situation to consider assistance for those having difficulty paying CRI because of FDV. This includes how to support customers when debt collection is needed, and
  - f) Referring customers to trusted external programs and services available to support people affected by FDV.
10. We will continue to work with industry bodies, non-profit groups, and communities to understand FDV better, and refine our approach to supporting customers affected by FDV.

## Support for Employees

11. Anyone can be affected by FDV, including our employees. We support our employees by giving them access to:
- a) Local employee assistance programs, external support services, and internal specialist teams, and
  - b) Sick leave, emergency or additional leave, and flexible work arrangements if needed.

## What is Family and Domestic Violence?

Family and Domestic Violence (FDV) does not have a universal definition and can vary across different countries, states and territories. The core characteristic however is controlling behaviour, whether criminal or non-criminal, that is aimed to cause fear within another person or their family.

FDV can include violence, abuse or threatening behaviour in domestic or family settings, as set out below:

- a. Acts of violence that occur in domestic settings between two people who are, or were, in an intimate relationship. It includes physical, sexual, emotional, psychological and financial abuse.
- b. Any violent, threatening or other behaviour by a person that coerces or controls a member of their family or household or makes the family or household member fearful.
- c. It may be a pattern of behaviour designed to make a person dependent by:
  - i. Isolating them from sources of support,
  - ii. Exploiting their resources and abilities for personal gain,
  - iii. Depriving them of means needed for independence, resistance and escape,
  - iv. Regulating their everyday behaviour.

## Contacts for questions and more information

12. If you have any questions or want more information about this Policy, please refer to [compliance@dkg.com.au](mailto:compliance@dkg.com.au).