



**COVER GENIUS**

# **Cover Genius Domestic and Family Violence Policy**

**Contact**

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**Last Annual Review**

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**Purpose**

This Family Violence Policy (the “Policy”) outlines Cover Genius’ procedures to address Domestic and Family Violence.

**Objective of the Policy**

Cover Genius considers family and domestic violence to be unacceptable. We are committed to supporting customers who experience such difficult times. We will treat customers with extra care (respect, sensitivity, dignity, and compassion), and the safety of customers and their families will be paramount.

In Australian law, family and domestic violence is defined as “violent, threatening, or other behaviour that coerces or controls a family member or causes a family member to be fearful”. It includes physical, emotional, financial, or sexual abuse, threats of abuse, and damages to property.

**We seek to minimise their impact on our customers**

- We do not require a customer to provide evidence they are affected by family and domestic violence. Our policy applies if a customer self-identifies, or if a Cover Genius employee identifies a customer as may be affected.
- We will minimise the information a customer is required to provide and the number of times they need to discuss their situation, and where possible, provide them with consistency in speaking to one employee.
- We will ask customers about their financial situation, to determine if they are experiencing financial hardship, and if so, what financial hardship assistance may be fast-tracked.
- We will handle claims with flexibility, sensitivity, and care, and where possible, accelerate their outcome.

Cover Genius provides vulnerable customer training to our employees. Areas specific to family and domestic violence include: policy awareness, identifying the signs for customers affected, dealing with extra care, and referring customers to community support services.

**Sensitive Claims Handling**

If a customer affected by Family Violence makes an insurance claim, then Cover Genius Employees and Cover Genius Contractors handle the claim with sensitivity, flexibility, and care as Cover Genius has considered the following:

- the need to clearly and transparently explain to the customer the claims process and what is required of them;
- that traumatic events such as catastrophe that result in claims can trigger violence;
- that a person experiencing Family Violence may not have ready access to supporting documentation or communication devices; and
- that before paying a claim, Cover Genius should ensure it is paying the appropriate party or parties.

**Privacy & confidentiality**

We take our duty to protect customers' privacy seriously. We treat all information involving actual or suspected family and domestic violence as confidential, in accordance with our Privacy Policy.

**Cover Genius employee support**

Our employees may be affected by family and domestic violence, or by vicarious trauma from dealing with customers experiencing them. Support measures for our employees are found in our Employee Handbook and Code of Conduct.

**Additional information and resources**

Where deemed appropriate, Cover Genius Employees and Cover Genius Contractors may suggest to an impacted customer that they contact external support organisations. We acknowledge that we are not well suited for helping with family and domestic violence beyond claims administration.

For additional assistance, customers may make use of the resources outlined below.



## **Australia-wide**

- [1800RESPECT](#) (1800 737 732): A 24-hour hotline for any Australian who has experience, or is at risk of, family and domestic violence and/or sexual abuse.
- [Family violence law help](#)

## **Australian Capital Territory**

- [Legal Aid ACT](#)

## **New South Wales**

- [Education Centre Against Violence](#)
- [Women's Domestic Violence Court Advocacy Service](#)
- [Ask LOIS \(Women's Legal Service NSW\)](#)
- [Legal Aid NSW](#)

## **Northern Territory**

- [Northern Territory Legal Aid Commission](#)

## **Queensland**

- [Queensland Centre for Domestic and Family Violence Research](#)
- [Legal Aid Queensland](#)

## **South Australia**

- [Legal Services Commission of South Australia](#)

## **Tasmania**

- [Legal Aid Commission of Tasmania](#)

## **Victoria**

- [Victoria Legal Aid](#)

## **Western Australia**

- [Legal Aid WA](#)