

# Vulnerability and Financial Hardship Policy

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ClaimsCo Pty Ltd

Company:	ClaimsCo Pty Ltd
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**VERSION CONTROL**

<b>Version Number</b>	<b>Date Updated</b>	<b>Notes</b>
1	November 2023	Original document prepared and finalised in consultation with Sophie Grace Pty Ltd.

## 1. INTRODUCTION

- 1.1 We recognise that a person experiencing vulnerability or financial hardship can give rise to unique needs, which may change over time and in response to particular situations. ClaimsCo Pty Ltd (“**ClaimsCo, we or us**”) is committed to:
- (a) taking extra care in relation to clients that experience vulnerability or financial hardship;
  - (b) assisting its employees identify and understand vulnerable clients;
  - (c) ensuring ClaimsCo has processes in place to determine how to support vulnerable clients;
  - (d) ensuring ClaimsCo takes into account a vulnerable client’s needs; and
  - (e) communicating with clients to provide support for any vulnerabilities and financial hardship experienced.
- 1.2 This Policy sets out how we identify and support clients experiencing vulnerability and financial hardship.

## 2. IDENTIFICATION

- 2.1 We encourage all clients to disclose any vulnerabilities or instances of financial hardship as soon as practicable to allow us to arrange appropriate support.
- 2.2 We understand that vulnerability may be due to a range of factors including but not limited to:
- (a) age;
  - (b) disability;
  - (c) mental health concerns;
  - (d) physical health conditions;
  - (e) family violence;
  - (f) language barriers;
  - (g) literacy barriers;
  - (h) cultural background;
  - (i) Aboriginal or Torres Strait Islander status;
  - (j) remote location;
  - (k) financial distress; or
  - (l) disadvantaged.
- 2.3 To help us identify circumstances that may amount to financial hardship we encourage you to ensure your personal details are up to date and to advise us of any changes, including:

- (a) changes made to your employment status;
- (b) changes made to your financial situation;
- (c) any emergency event or natural disaster which impacts you;
- (d) medical conditions; or
- (e) relationship breakdowns.

### **3. NOTIFICATION**

3.1 When we identify a vulnerable client or a client experiencing financial hardship, we will keep a range of records to ensure our employees undertake the best approach to assist a vulnerable client. Records include:

- (a) date the financial hardship or vulnerability was disclosed or discovered;
- (b) method of communication that the financial hardship or vulnerability was disclosed or discovered;
- (c) type of financial hardship or vulnerability; and
- (d) details of any support or special circumstances required by the client.

### **4. SUPPORTING VULNERABLE CLIENTS**

4.1 We are committed to:

- (a) ensuring the provision of our services and our communication with vulnerable clients meet the individual needs and circumstances of each client;
- (b) taking appropriate measures to ensure clients receive timely and appropriate feedback; and
- (c) enabling clients to deal with the same case officer each time, where practicable.

4.2 If you notify us that you require additional support, we will:

- (a) notify the employee responsible for your matter;
- (b) protect your private and confidential information;
- (c) work with you to find a suitable approach to provide our services;
- (d) enable additional support to be provided by a third party provider such as a legal representative, other representative, interpreter, financial counsellor or community support person at your own cost;
- (e) only request additional information that is appropriate and where required, we will allow you an extended timeframe to provide this information;
- (f) enable you to utilise the services of an interpreter or, where this is not possible, provide you with reasons why we cannot provide you with an interpreter; and

- (g) if you are distressed, we will take appropriate action in the circumstances, including:
  - (i) contacting emergency services;
  - (ii) escalating your matter internally;
  - (iii) providing you with information regarding counselling services or organisations that offer support; and
  - (iv) recommending you appoint a support person to assist in the management of your claim.

## **5. CLIENTS EXPERIENCING MENTAL HEALTH ISSUES**

5.1 Where we become aware that a client has a past or current mental health condition we ensure that the client is treated in a fair, reasonable and respectful manner.

5.2 Claims for clients experiencing mental health conditions are:

- (a) processed sensitively and we will have regard to any medical treatment needs and adopt methods that are non-intrusive; and
- (b) treated in the same way as a claim involving any other medical condition.

## **6. CLIENTS EXPERIENCING FAMILY VIOLENCE**

6.1 We have identified the following circumstances as indicators of family violence. Where a client:

- (a) appears or sounds distressed or fearful;
- (b) takes instructions from another person;
- (c) remains silent whilst another person present is communicating;
- (d) does not understand or is not aware that insurance cover was taken out in their name or in relation to their property;
- (e) asks questions about a joint policyholder's behaviour or activities;
- (f) exhibits concerns regarding the protection of their privacy, safety or security;
- (g) is hesitant to involve a joint policyholder when making a claim or seeking assistance;
- (h) changes their address in a frequent manner; or
- (i) discloses past or present family violence.

6.2 We ensure all our employees respond to family violence appropriately by:

- (a) seeking to identify clients impacted by family violence;
- (b) escalating matters involving family violence internally;

- (c) communicating in a calm and appropriate way and providing services in a sensitive manner;
- (d) understanding the effects of family violence on a client;
- (e) recognising early signs of family violence;
- (f) carefully handling conversations with the client without disclosing information to the offender;
- (g) ensuring safety concerns are met in order to protect the client and their family;
- (h) prioritising clients that experience family violence;
- (i) referring the client to specialist services in providing further guidance and ensuring the client is aware of information and assistance available;
- (j) understanding the impact that family violence has upon clients;
- (k) protecting clients by ensuring information is kept private and confidential; and
- (l) understanding the legal implications of family and domestic violence orders and the impact this may have upon a claim or client's experience.

6.3 We provide training programs to employees specifically in relation to family violence.

## **7. TRAINING**

7.1 We are committed to ensuring all employees who deal with clients have an understanding of the vulnerability and financial hardship which can be experienced by clients.

7.2 Our employees undertake internal training in order for them to:

- (a) understand if a client is vulnerable or experiencing financial hardship;
- (b) decide how best and to what extent employees can support clients;
- (c) understand how to identify vulnerable clients or clients experiencing financial hardship;
- (d) understand how to engage with vulnerable clients or clients experiencing financial hardship;
- (e) understand how to protect private, confidential and personal information of clients;
- (f) understand how to reduce the number of times required for a client to disclose family violence;
- (g) understand how to support employees affected by family violence;
- (h) consider client needs; and
- (i) engage with clients in providing additional support, referring to specialist services where necessary and treating them with a sense of respect and sensitivity.

## 8. CONTACT US

8.1 If you have any questions or would like further information about how we support clients experiencing vulnerability and financial hardship, please contact us by:

- (a) Email: [customercare@claimsco.com.au](mailto:customercare@claimsco.com.au); or
- (b) Phone: 1800 953 644; or
- (c) Post: 3 Amy Close, Wyong NSW 2259.