

Client Care Guide

How can we support you

About this guide

Genus Life Insurance Services (Genus) complies with The Life Insurance Code of Practice (the Code).

The objectives of the Code are to ensure that we:

- Deliver a high standard of customer service throughout your relationship with us
- Continuously improve the services we offer you
- Communicate with you in plain language unless medical or other technical terminology is needed
- Seek to increase consumer trust and confidence in the life insurance industry.

Genus follows and complies with the Code, as the insurance policies we administer are issued by Australian Life Insurers who are bound to comply with the Code's standards and principles.

The Code deeply resonates with Genus' own values which has been built around the principles of Clarity and Transparency, Fairness and Respect, Honesty, Timeliness and Plain Language.

As part of Genus' commitment to the Code, we have developed Client Guides that set out the standards you can expect from our services every step of the way.

This guide outlines our commitment to supporting our customers who may be experiencing vulnerability and/or financial hardship.

Our Commitment to our customers

We understand that some customers may experience vulnerability and we are committed to providing quality services, extra care and support.

1. We will treat our customers (and their family, carer, or support person as applicable) with empathy, compassion, and respect.
2. We recognise that some customers may experience vulnerability due to age, disability, injury, a mental health condition, physical health condition, language barriers, literacy barriers, cultural background, remote location, Aboriginal or Torres Strait Islander status, family violence, suicidality or suicidal behaviours or financial distress.
3. We acknowledge that we may be unable to identify some customers experiencing vulnerability unless they tell us.
4. We encourage our customers to tell us about their vulnerability and if they need extra support, we can arrange support or help access these services.
5. We have a "**How Can We Support You**" page on our website which provides information to customers on what they can expect from us and what we have in place to support them. There is also a publicly available policy on our website about how we will support our customers if they are affected by **family and domestic violence**.

6. We take additional care when dealing with people of Aboriginal or Torres Strait Islander status to ensure their previous consent to acquire a life insurance policy was genuine.
7. On our **website**, customers can access easy-to-find links to information on:
 - Interpreting services
 - Teletypewriter services (TTYs)
 - Any information on our products that we have translated into other languages.
 - Any other relevant information for people with language barriers, and
 - Any supports targeted towards culturally and linguistically diverse individuals, Aboriginal and Torres Strait Islander peoples and individuals who may have difficulty understanding certain health issues or medical terminology.

Extra Support for Vulnerable Customers

If a customer tells us or we identify that someone needs extra support to access our services due to vulnerability, we will work with them to find a suitable, sensitive, and compassionate option. We will do this as early as practical.

1. If customers tell us that they need extra support from someone else or if we identify that extra support is required – such as a lawyer, consumer representative, interpreter, family member, carer or friend – we will recognise this and allow it in all reasonable ways.
2. We will arrange for and pay for an interpreter if a customer tell us that they need one or if we identify that one is required. We will make sure our processes are flexible enough to recognise the authority of a support person where possible.
3. We keep a record of any ongoing support or assistance customers require.
4. If a customer needs support to meet verification and identification requirements, we will take reasonable steps to support them, especially if they are from an Aboriginal or Torres Strait Islander community, a non-English speaking background or impacted by family violence.
5. We recognise that people living in remote and regional communities may face challenges meeting the timeframes set for submitting documents or participating in assessments. To support these customers, NobleOak will take their location into consideration when conducting claims processes. This may include extending timeframes or providing additional support to help customers meet the necessary requirements.
6. We will protect our customers' right to **privacy**.

Supporting our customers experiencing Financial Hardship

1. If clients inform us or we identify that they are having difficulty paying or can no longer afford their premium due to financial hardship, we will contact them to inform them about our range of flexible support options to help maintain coverage. Some of these options may include:
 - a) Modifying their benefits or the amount insured to reduce their premium.
 - b) Prioritizing their claim for an illness or injury their policy covers
 - c) Not collecting their premium for a short time, noting that they may not be able to claim for anything that happens, is diagnosed, or becomes apparent during this time.
2. If clients take up one or more of our flexible support options, we will explain the effect on their Life Insurance Policy, including any reduction in the amount they will be insured for and how long the support will last.
3. We will inform clients before a flexible support option we have offered them comes to an end to explain the implications for their Life Insurance Policy.
4. We will periodically review and refine our flexible support options, considering changes in the community and any government support measures and determine the most appropriate ways to ensure clients are aware of the flexible support options we offer.
5. We will inform clients what help we can offer based on reasonable evidence we ask them to provide. We will only request evidence we reasonably need to assess their request for extra support due to financial hardship. This could include:
 - a) Centrelink statements (if applicable)
 - b) Bank statements or other financial documents.
 - c) A statement showing their employment ended.

Clients can ask for help when making a claim:

1. If clients inform us or we identify that they need help with the claim process, understanding what is required of them, completing claim forms, or providing requested claim information, we will work with them to find a solution. This may include efforts to collect the information on their behalf, with their permission.
2. If clients inform us or we identify that they urgently need the benefits of their Life Insurance Policy due to a condition that their policy covers, we will assess their request for urgent access to their benefits. We may ask them for evidence of this urgent need.
3. We will inform clients of the help we can offer within **5 business days** of receiving all the evidence we need. We will also inform them that they can ask us to review our decision and give them details about our Complaints Process.
4. If we accept their request, we will confirm any help we offer in writing. This may include:
 - a) Prioritizing their claim assessment and our decision, and/or
 - b) Advancing part of their claim payment.

Supporting Our Employees

Interpreter Services and Training

We arrange relevant training for our staff who are likely to be involved in communications requiring an interpreter.

Role-Appropriate Training

We have internal policies and role-appropriate training to help our staff identify and understand if a customer is vulnerable, consider their unique needs or vulnerability, decide how we may be able to help them engage with us and to what extent, and engage with them with empathy, compassion, and respect, not least to avoid exacerbating any mental health condition they have.

Cultural Awareness Training

We provide cultural awareness training to staff who regularly help customers in remote Indigenous communities.

Genus Client Care Team

Genus has a specialist **ClientCare** team which are dedicated to the care and support of our clients, please contact them in the following ways:

- **Email:** clientcare@genuslifeservices.com.au
- **Call:** **02 8279 2965** 8.00am-6.00pm Mon-Fri (AEST)
- **Mail:** GPO Box 2548, Sydney NSW 2001

If you have any general questions, please feel free to contact the Client Services team:

- **Call:** **1300 88 44 88** between 8.00am-6.00pm Mon-Fri (AEST)
- **Email:** enquiry@genuslifeservices.com.au
- **Mail:** Genus Life Insurance Services GPO Box 2548, Sydney NSW 2001