

NobleOak Public Family and Domestic Violence Policy

Effective July 2023

NobleOak Life Limited

ABN: 85 087 648 708

AFS License Number: 247302

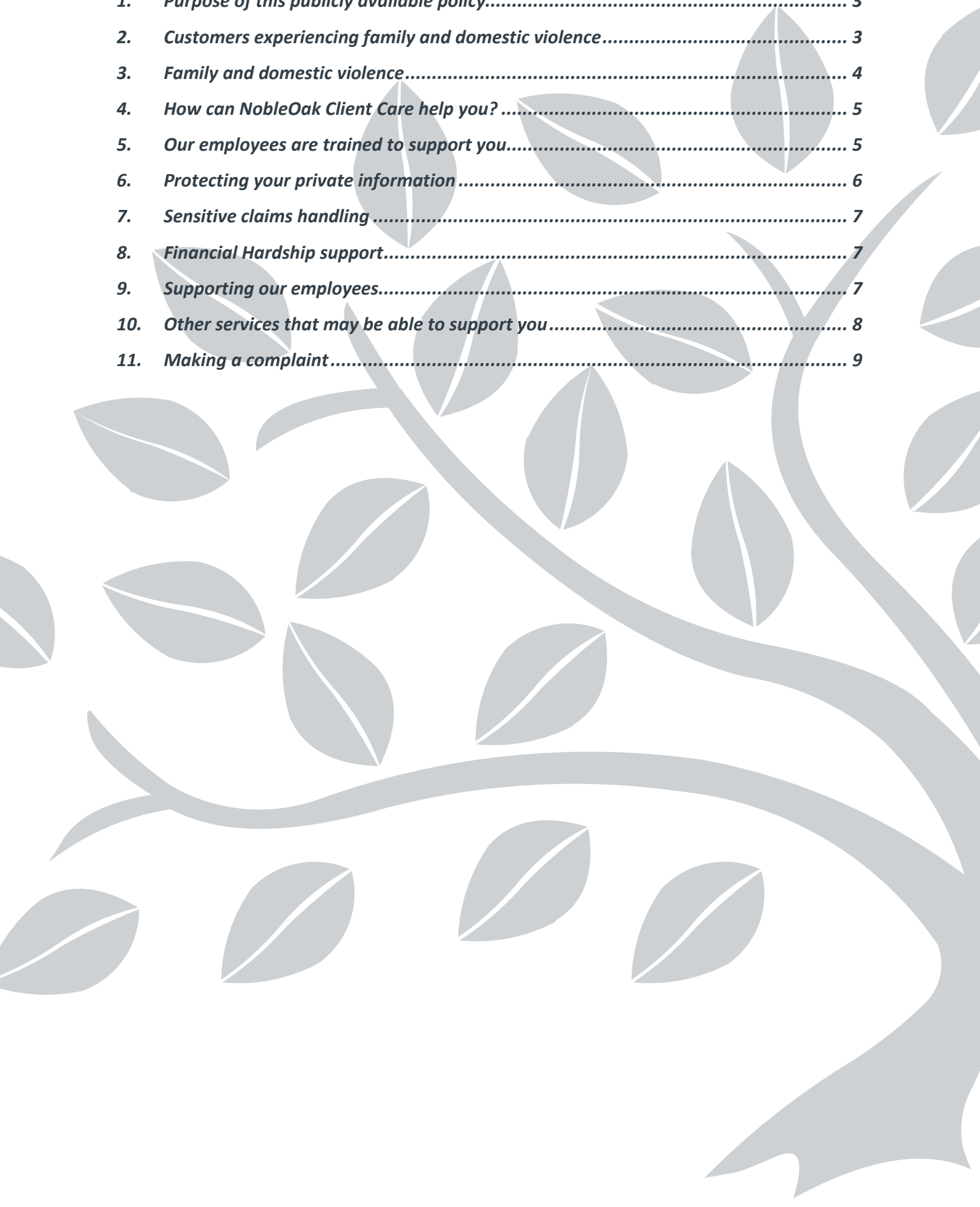
Genus Life Insurance Services Pty Ltd

ABN: 89 631 536 537

AFS Authorised Representative Number: 1276122

Table of Contents

- 1. Purpose of this publicly available policy..... 3**
- 2. Customers experiencing family and domestic violence..... 3**
- 3. Family and domestic violence..... 4**
- 4. How can NobleOak Client Care help you? 5**
- 5. Our employees are trained to support you..... 5**
- 6. Protecting your private information 6**
- 7. Sensitive claims handling 7**
- 8. Financial Hardship support..... 7**
- 9. Supporting our employees..... 7**
- 10. Other services that may be able to support you 8**
- 11. Making a complaint..... 9**



1. Purpose of this publicly available policy

This policy sets out how NobleOak supports our customers who are affected by family and domestic violence.

The policy outlines our processes to help minimise the risk of harm in our interactions with you if you are experiencing family or domestic violence. It ensures our staff can help provide timely, consistent and targeted assistance. It is designed to assist you in dealing with us and to give you comfort that we will prioritise your and your children's safety and respond flexibly to your individual circumstance.

This policy and its associated procedures and external support links are regularly monitored as part of NobleOak's Life Insurance Code of Practice compliance framework. During our regular review of the policy we commit to the following;

- Update the policy wording to ensure it remains factually correct and relevant.
- Test and update as required all web links and contact details for external support providers
- Ensure any updates are reflected in a revised version of the published policy on our website to inform our customers and employees of these policy changes.
- Provide our employees with relevant policy updates and training as required.
- Analyse the information available to us to ensure that this policy is working in practice and is applicable to real life experiences of customers experiencing family and domestic violence.

NobleOak's publicly available Family and Domestic Violence policy explains:

1. What we can do to help you
2. How are employees are trained to support you
3. Information about protecting your private information
4. Sensitive Claims Handling
5. Financial Hardship support
6. Supporting our employees
7. Other agency contacts to support you

Our Client Care team is dedicated to working with customers who need specific assistance, The team can provide more information on this policy and provide you support in relation to family and domestic violence. Please contact them in the following ways.

EMAIL	clientcare@nobleoak.com.au
PHONE	Call the NobleOak Client Care team on 1300 396 455
MAIL	GPO Box 4793, Sydney NSW 2001
ONLINE	Further information at our website https://www.nobleoak.com.au/about-us/how-can-nobleoak-support-you/

2. Customers experiencing family and domestic violence

The safety of our customers and their family members affected by family violence comes first.

If you are in an emergency situation or not feeling safe, dial 000.

For confidential information, counselling and support, call 1800 RESPECT which is available 24/7

3. Family and domestic violence

In Australian law, 'family violence' is defined as: "violent, threatening or other behaviour by a person that coerces or controls a member of the person's family or causes the family member to be fearful".

Family and domestic violence may include, but is not limited to:

- Physical violence
- sexual abuse
- emotional or psychological abuse
- economic or financial abuse
- threatening, intimidating or coercive behaviour
- technological abuse
- stalking.

A Family and Domestic member can mean:

- a spouse, de facto partner, child, parent, grandparent, grandchild or sibling of a person;
- a child, parent, grandparent, grandchild or sibling of a spouse or de facto partner of a person;
- a person related to a person according to Aboriginal or Torres Strait Islander kinship rules.

A reference to a spouse or de facto partner in the definition of family member includes a former spouse or de facto partner.

A family member includes a person related to another person according to Aboriginal or Torres Strait Islander kinship rules.

NobleOak recognises that the cycle of family and domestic violence is complex. Survivors may struggle with acute issues at a point of crisis, or ongoing issues in the longer term.

We acknowledge that everyone's situation and needs are different. We're committed to supporting our customers and employees when they experience domestic and family violence.

NobleOak takes family and domestic violence into consideration when designing our life insurance products. All NobleOak direct policies have a single policy holder only. There are no joint policies. This ensures that policy holders and claimants can have confidential conversations with us without the risk of a family member or partner finding out those details.

4. How can NobleOak Client Care help you?

At NobleOak we have a specialist Client Care team dedicated to supporting you when you need us. You can contact us directly or ask to speak to a member of the team when you call or email us.

If you tell us, or we recognise that you are affected by domestic or family violence, we are here to help.

We will ensure our employees and partners are appropriately trained so that we can:

- provide you with access to a specialist Client Care manager who you can deal with directly
- take into account your ongoing communication preferences where possible and ensure adherence to these preferences across our business.
- minimise the number of times that you need to disclose information about your situation
- prioritise your safety, by protecting sensitive, private and confidential information
- engage you with sensitivity, dignity, respect and compassion
- refer you to specialist services.

If appropriate we can also offer the following

- handle your claims process sensitively and provide you more time to return documents to us or options to communicate with us
- help you set up a new policy. If you request us to set up a new insurance cover on your life we will work with you directly to establish this cover with as minimum requirements as possible and to do so as quickly as possible whilst maintaining confidentiality of your new insurance arrangements.
- provide financial hardship assistance

5. Our employees are trained to support you

All NobleOak employees receive training and access to courses relevant to their roles. Training and resources (including online links to support services) are regularly updated to ensure the latest information.

Employee training includes how to:

- Identify the early signs that a customer may be experiencing family and domestic violence, including if a customer
 - a) appears, or sounds, distressed or scared
 - b) is heard to be taking instructions from their partner;
 - c) remains silent while another party does all the talking;

- d) does not understand, or is not aware, that cover has been taken out in their name
 - e) has concerns about protecting their personal privacy or safety, or the security of their policies
 - f) changes their address frequently;
 - g) does not want their physical address recorded;
 - h) is consistently late with premium payments; or
 - i) discloses the existence of any past or present family violence, or an intervention order or its equivalent.
- respond to disclosures of family and domestic violence with dignity, respect and care
 - refer you internally to our Client Care teams for further support
 - refer you to external community and specialist support services to provide additional support.

NobleOak's Client Care team have experience and training to support customers experiencing family and domestic violence. Our Client Care team will ensure you minimise the number of times you need to disclose your situation.

They can ensure you receive confidentiality, sensitive claims handling and financial hardship assistance. They can also refer you to community organisations to receive additional support.

6. Protecting your private information

We understand the risks of disclosing information in relation to customers experiencing family and domestic violence. In addition to our privacy policy, we will:

- discuss safe ways to communicate with you and record this information
- where possible, accommodate your communication preferences, including the option to communicate with your preferred gender where possible
- ensure that your contact information is secure and confidential
- where possible, give you control over how your personal information is shared with third parties
- NobleOak direct policies have a single policy holder only. There are no joint policies. This ensures that policy holders and claimants can have confidential conversations with us without the risk of a family member or partner finding out those details.
- There may be times when legislation requires us to disclose information. We will work with you wherever possible in the instances of disclosure. For further information on

NobleOak's Privacy policy please go to <https://www.nobleoak.com.au/privacy-policy/>

7. Sensitive claims handling

We will support you throughout the claims process. Our Claims Assessors receive training to offer sensitive claims handling in the following ways:

- minimise the retelling of your situation
- not require you to make direct contact with an alleged perpetrator or notify the police about an alleged perpetrator
- be flexible in our approaches to accommodate your needs.
- fast-tracking your claim
- providing emergency payments
- reviewing decisions quickly if there is disagreement about cover.

If you let us know you are experiencing family and domestic violence, we can better support you during the claims process. It will not have any adverse affect on or prejudice your claim.

8. Financial Hardship support

If you have been impacted by family and domestic violence, you may be able to access financial hardship assistance such as:

- reviewing cover to make sure it is right
- deferred or reduced payments for premiums
- changing how often payments are made
- developing a payment plan
- reduced or waived claims excess payments

For further information about Financial Hardship support please visit our website at <https://www.nobleoak.com.au/about-us/how-can-nobleoak-support-you/> or contact one of our Client Care team on clientcare@nobleoak.com.au or 1300 396 455

9. Supporting our employees

We recognise our employees may be vicariously affected by supporting customers experiencing family and domestic violence and require support in the same way that others do.

Employees may be adversely affected either by the impact of the customer's issues or when their interactions with a customer cause them to relive their own experiences of family and domestic violence.

We support employees who are impacted by interacting with customers experiencing family and domestic violence through training, additional leave and external referrals.

At NobleOak we have also have an *Employee Family and Domestic Violence policy* that is designed to support our employees affected by family and domestic violence ensuring they are supported in the workplace.

10. Other services that may be able to support you

Always call 000 if you or your family are in immediate danger.

1800 RESPECT

Phone: 1800 737 732

Website: 1800respect.org.au

National 24-hour family and domestic violence and sexual assault line.

MensLine

Phone: 1300 78 99 78

Website: mensline.org.au

24/7 support, information and referral service for men with family and relationship issues.

Lifeline

Phone: 13 11 14

Website: lifeline.org.au

24/7 counselling and referral service for people in a crisis situation.

Beyond Blue

Phone: 1300 224 636

Website: beyondblue.org.au

24/7 support to people experiencing anxiety or depression.

National Debt Hotline

Phone: 1800 007 007

Website: ndh.org.au

Financial counselling is a free, confidential service to assist people in financial difficulty.

National Association of Community Legal Centres

Website: naclc.org.au

An independent not-for-profit community organisation that provides legal and related services to the public, focusing on the disadvantaged and people with special needs.

11. Making a complaint

If you would like to lodge a complaint with respect to NobleOak's compliance with our family and domestic violence policy please contact the Client Care Manager directly

EMAIL	clientcare@nobleoak.com.au
PHONE	Call the NobleOak Client Care team on 1300 396 455 and ask to speak with the Client Care Manager.
MAIL	GPO Box 4793, Sydney NSW 2001
ONLINE	Lodge a complaint via our online complaint registration form and make it for the attention of the Client Care Manager https://www.nobleoak.com.au/complaints/