

# Domestic & Family Violence Policy

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# Domestic & Family Violence Policy

Domestic and family violence is defined as “any behaviour in a domestic relationship, which is violent, threatening, coercive or controlling and causing a person to live in fear for their own or someone else’s safety. It is usually manifested as part of a pattern of ongoing controlling or coercive behaviour.

Domestic and family violence (DFV) can include, but is not limited to, a perpetrator committing:

- acts of, or inflicting fear of, physical, sexual, emotional, psychological, social, cultural, spiritual, identity, and economic/financial violence or abuse.
- technology-facilitated abuse.
- stalking, intimidation and harassment.
- identity-based abuse, such as capitalising on a victim-survivor’s fear of exposure or experience of discrimination to control and coerce them by, for example, threatening to expose or “out” someone.
- threats and endangerment to children and acts to undermine a person’s relationship with their children or their ability to parent.
- exposure to DFV, for example, a child witnessing or being forced to participate in violence against another victim-survivor.
- threats of or acts to within medicine or assistance-of-care needs.
- threats of deportation due to migration or residency status.
- threats to self-harm or harm others, including children or animals.
- systems abuse, for example, by making false reports or using the criminal or family law systems to intimidate and perpetuate control.
- other tactics, such as keeping the victim isolated from family, friends and other support networks, including support services and systems.
- damage to customers property.

Steadfast Underwriting Agencies’ s priority is to ensure early identification of domestic and family violence by our employees and third-party providers to ensure the safety and protection of the affected customer(s).

## Helping Customers

Steadfast Underwriting Agencies will be flexible and sensitive in our approach based on customers’ individual circumstances, including providing personalised support.

Steadfast Underwriting Agencies can assist customers experiencing domestic & family violence by:

- protecting the private and confidential information of affected customers.
- minimise the number of times an effected customer is required to disclose information about family violence.
- ensuring collection arrangements are handled sensitively.
- ensuring safe and confidential communication respecting individual circumstances.

- helping to set up new insurance policies.
- helping to arrange access to financial hardship assistance; and
- referral of affected customers to specialist support services.

## Our Employees

Our employees and third-party providers are trained to ensure they respond appropriately and sensitively with customers affected by domestic and family violence.

We are committed to training our employees to help affected customers by:

1. early recognition and training to improve employee's responses to affected customers;
2. appropriately and sensitively handle the claims process for affected customers; and
3. engaging with affected customers with sensitivity, dignity, respect and compassion. This may include arranging additional support and referral to specialised people or services.

## Service Suppliers

Steadfast Underwriting Agencies will ensure that our service suppliers who deal directly with customers, such as loss assessors, are also trained to deal appropriately with cases of domestic and family violence.

## Privacy

Steadfast Underwriting Agencies will ensure customers' private and confidential information is kept private and secure including the customer's physical address. At all times, we will ensure customers' personal and sensitive information is treated with confidentiality. For further information please refer to our [Privacy Policy](#).

## Support Services

Agency	Phone	Website	Services available
1800 RESPECT	1800 737 732	<a href="http://1800respect.org.au">1800respect.org.au</a>	National 24-hour Domestic & Family Violence and Sexual Assault Line.
Beyond Blue	1300 224 636	<a href="http://beyondblue.org.au">beyondblue.org.au</a>	24/7 support to people experiencing anxiety or depression.
Legal Aid	ACT 1300 654 314 NSW 1300 888 929 NT 1800 019 343 QLD 1300 527 700 SA 1300 366 424 TAS 1300 366 611 VIC 1300 792 387 WA 1300 650 579	<a href="http://Legalaiddact.org.au">Legalaiddact.org.au</a> <a href="http://Legalaiddnsw.gov.au">Legalaiddnsw.gov.au</a> <a href="http://Legalaiddnt.gov.au">Legalaiddnt.gov.au</a> <a href="http://Legalaiddqld.gov.au">Legalaiddqld.gov.au</a> <a href="http://Lsc.gov.au">Lsc.gov.au</a> <a href="http://Legalaiddtas.gov.au">Legalaiddtas.gov.au</a> <a href="http://Legalaiddvic.gov.au">Legalaiddvic.gov.au</a> <a href="http://Legalaiddwa.gov.au">Legalaiddwa.gov.au</a>	Legal Aid provides a number of free legal services which are available to anyone in the community.
Lifeline	13 11 14	<a href="http://lifeline.org.au">lifeline.org.au</a>	24/7 counselling & referral service for people in a crisis situation.
MENSLINE	1300 789 978	<a href="http://mensline.org.au">mensline.org.au</a>	24/7 support, information and referral service for men with family and relationship issues.
National Association of Community Legal Centres		<a href="http://www.naclc.org.au/">http://www.naclc.org.au/</a>	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.
National Debt Hotline	1800 007 007	<a href="https://ndh.org.au/">https://ndh.org.au/</a>	Financial counselling is a free, confidential service to assist people in financial difficulty.