

Supporting Vulnerable Customers Policy

June 2024



Contents

Supporting Vulnerable Customers Policy	2
Helping Customers	2
Our Employees	3
Service Suppliers	3
Privacy	3
Support Services	4

Supporting Vulnerable Customers Policy

Steadfast Underwriting Agencies recognise that a customer's vulnerability may be due to:

- age;
- disability;
- mental health conditions;
- physical health conditions;
- family violence;
- language barriers;
- literacy barriers;
- cultural backgrounds;
- financial hardship;
- Aboriginal or Torres Strait Islander status;
- remote location; or
- financial distress.

Steadfast Underwriting Agencies recognise that a customer may be experiencing financial hardship if they are finding it difficult to meet their financial obligations to their insurer which may be due to:

- having lost their job; or
- suffering from an illness

Steadfast Underwriting Agencies is committed to supporting people that are vulnerable and treating them with dignity and respect.

Helping Customers

Steadfast Underwriting Agencies will be flexible and vary our approach based on customers' individual circumstances, including providing a broad range of support options available to policyholders.

Steadfast Underwriting Agencies can assist vulnerable customers by:

- proactively identifying their vulnerability and communicating with and supporting consumers experiencing financial hardship; making our communications with vulnerable customers more empathetic;
- giving vulnerable customers a range of ways to manage their insurance to provide greater choice and flexibility;
- escalating setting up a new policy or fast track a claim;
- helping to arrange access to financial hardship assistance; and
- referral to specialist support services.

Financial hardship assistance does not extend to assistance with paying an insurance premium.

Our Employees

Our employees and third-party providers are trained so that they can deal appropriately and sensitively with vulnerable customers.

We are committed to training our employees to help them:

1. understand if a customer may be vulnerable;
2. determine how best to support a vulnerable customer;
3. take account of a customer's particular needs or vulnerability; and
4. engage with a vulnerable customer 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 vulnerable customers.

Privacy

We recognise that ensuring customers' personal information is kept private and secure is essential in family violence situations. 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	1800respect.org.au	National 24-hour Domestic & Family Violence and Sexual Assault Line.
Beyond Blue	1300 224 636	beyondblue.org.au	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	Legalaidact.org.au Legalaid.nsw.gov.au Legalaid.nt.gov.au Legalaid.qld.gov.au Lsc.gov.au Legalaid.tas.gov.au Legalaid.vic.gov.au Legalaid.wa.gov.au	Legal Aid provides a number of free legal services which are available to anyone in the community.
Lifeline	13 11 14	lifeline.org.au	24/7 counselling & referral service for people in a crisis situation.
MENSLINE	1300 789 978	mensline.org.au	24/7 support, information and referral service for men with family and relationship issues.
National Association of Community Legal Centres		http://www.naccl.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.
National Debt Hotline	1800 007 007	https://ndh.org.au/	Financial counselling is a free, confidential service to assist people in financial difficulty.