

Claimants Experiencing Domestic and Family Violence Policy

Policy Purpose

In line with the General Insurance Code of Practice and legislation, DWF Claims (Australia) Pty Limited and DWF Adjusting (Australia) Limited (together "DWF CMA") is committed to supporting claimants affected by domestic and family violence. A sensitive, fully encompassing engagement will support claimants and allow them to engage fully in the claims process. It will allow them to conclude their claim with minimal distress.

This policy provides a framework to support claimants who experience domestic and family violence. Claimants who are experiencing, or who are at risk of experiencing, domestic and family violence are encouraged to seek support from us, their insurer or claims agent, who can refer them to the relevant services.

Scope

This policy set out principles for DWF CMA's employees who may encounter claimants experiencing domestic or family violence as part of the claims management process.

This policy outlines specialist referral services for claimants.

External References

Australian Family Law Act 1975 (Cth), [section 4AB](#)

Insurance Council of Australia: [General Insurance Code of Practice 2020](#)

Insurance Council of Australia: [Guide to Helping Claimants Experiencing Family Violence](#)

Definitions

Domestic or Family Violence refers to violence, abuse and/or intimidation between people who are currently or who have previously been in an intimate relationship. The perpetrator uses violence or

coercion to control and dominate the other person, which can cause fear, physical harm and/or psychological harm. Claimants affected by family violence fall within a broader class of 'vulnerable customers'.

The Family Law Act 1975 (Cth) defines "family violence" 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."

Domestic and family violence can include, but is not limited to:

- physical assault;
- sexual assault;
- verbal abuse;
- emotional or psychological abuse;
- financial or economic abuse;
- technology-facilitated abuse;
- social abuse (isolating a person from their friends and family);
- spiritual or cultural abuse (preventing a person from participating in their religious or cultural practices)

How DWF CMA Will Assist Claimants Affected by Domestic or Family Violence

DWF CMA recognises the importance of appropriate and sensitive claims handling for our staff interacting with any person affected by domestic or family violence.

DWF CMA's employees who may deal with claimants experiencing domestic or family violence will receive ongoing training to ensure they are able to:

- identify characteristics in the claimant's behaviour that may be indicative of domestic violence;
- respond appropriately and handle the claim sensitively;
- provide the claimant contact details for relevant support services;
- implement our internal escalation process.

We understand that a background relating to domestic or family violence may alter the way in which your claim can proceed. We appreciate that events such that result in claims can create additional stressors which trigger violence and that the claims process represent another avenue by which violence can escalate. We have a number of procedures relating to sensitive claims handling to try and minimise that risk and safeguard claimants.

As part of the sensitive claims handling, DWF CMA will take additional steps to:

- protect private and confidential information – DWF CMA already works to strict data protection rules but in the context of domestic violence, extra care will be taken with claimant's data such as addresses and phone numbers;
- minimise the number of times on which a claimant needs to relate the details of the relevant incidents by ensuring as far as possible there is continuity in the identity of the handler managing the claim;
- mutually determine with the claimant their preferred methods of communication and take into account their particular requirements;
- where you have a nominated support person (confirmed to us in writing by a letter of authority) dealing directly with that support person to avoid you having to discuss these matters where it can be avoided;
- explain the claims process and any requirements of the claimant clearly, considering that some documents may not be available and taking necessary considerations into account accordingly;
- understanding that a claimant may be unable to contact us in respect of a claim and that we should not necessarily infer abandonment or fraud;
- ensuring that our teams do not require a claimant to make direct contact with a perpetrator of domestic or family violence or to make a police report about that perpetrator if the claimant does not wish to;
- where the domestic violence situation has resulted in or we identify it might result in financial hardship:
 - outline the process for applying for financial hardship;
 - fast-track the financial hardship application process;
 - minimise the information and documents that claimants are required to provide (where appropriate).

DWF CMA will inform employees, claimants and relevant third parties such as service suppliers about information and assistance available to claimants experiencing family violence.

DWF CMA will supply a copy of its public Family Violence policy to any claimant upon request.

If a claimant is dissatisfied with DWF CMA's management of their vulnerability, they can lodge a complaint. DWF CMA will provide information about the complaint management process on their website.