



## Family Violence, Supporting Vulnerable Clients, and Financial Hardship Policy Statement

Fitzpatrick and Co are committed to exercising greater care when dealing with vulnerable clients. We understand that a person's vulnerability can change over time, and we will provide support to our clients.

We have a long-standing commitment to conducting our business with honesty and integrity. Our Family Violence, Supporting Vulnerable Customers and Financial Hardship Policy has been developed to comply with National Insurance Brokers Association (NIBA) Insurance Brokers Code of Practice and sets out how Fitzpatrick & Co identifies and supports vulnerable Customers, including those affected by Financial Hardship and Family Violence.

### Vulnerable Clients

Vulnerable clients are clients who because of socio-demographic characteristics, behavioural characteristics, personal situation, or market environment are especially susceptible to loss or harm. There are a wide variety of reasons why a person may be experiencing vulnerability including:

- Low literacy, numeracy, technological or financial capability skills;
- physical disability
- severe or long-term illness (including mental illness)
- low income and/or high levels of debt
- change in circumstances e.g., job loss, divorce etc
- experiencing family or domestic violence
- culturally and linguistically diverse background
- age; or
- remote location.

### Financial Hardship

If you are experiencing Financial Hardship, please contact us on 03 8544 1600, or phone your Account Manager directly. There may be payment alternatives, however we cannot pay the premium on your behalf.

The Australian Financial Counsellors and Credit Reform Association can also refer you to a not for profit, free financial counselling service. You can find out more by calling the free National Financial Counselling hotline on 1800 007 007 or by visiting [www.financialcounselingaustralia.org.au](http://www.financialcounselingaustralia.org.au)

## Family Violence

Fitzpatrick & Co recognises that Family Violence is unacceptable in any relationship and clients experiencing Family Violence will be treated with dignity and respect.

If you indicate or disclose family violence, we will provide you with assistance appropriate to the circumstances. We will also undertake steps to minimise the number of times you need to repeat the disclosure of the family or domestic violence situation.

## Privacy Policy

We understand that privacy and confidentiality can be essential to safety in any domestic and family violence situation. We will take care to protect your personal and confidential information in line with our privacy policy. You can find a copy of our policy on our website, or by clicking [here](#).

## Support Services and Resources

Call **000** if you, or you know someone is in danger

Agency	Phone	Website	Services available
<b>1800 RESPECT</b>	1800 737 732	<a href="http://1800respect.org.au">1800respect.org.au</a>	National 24-hour Domestic & Family Violence and Sexual Assault Line.
<b>Beyond Blue</b>	1300 224 636	<a href="http://beyondblue.org.au">beyondblue.org.au</a>	24/7 phone, web, and email support for people experiencing anxiety or depression.
<b>Lifeline</b>	13 11 14	<a href="http://lifeline.org.au">lifeline.org.au</a>	National charity providing all Australians experiencing a personal crisis with access to 24-hour crisis support and suicide prevention services.
<b>MensLine</b>	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.
<b>National Association of Community Legal Centres</b>	(02) 9160 9500	<a href="http://clcs.org.au">clcs.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.
<b>National Debt Hotline</b>	1800 007 007	<a href="http://ndh.org.au">ndh.org.au</a>	Financial counselling is a free, confidential service to assist people in financial difficulty.
<b>Mob Strong Debt Helpline</b>	1800 808 488 (9.30am to 4.30pm, Monday to Friday)		A free legal advice service about money matters for Aboriginal and Torres Strait Islander peoples anywhere in Australia



## National Relay Service

A government service that supports people who are deaf or who have difficulties hearing or speaking on the telephone. This service has specially trained staff who can change voice to text or text to voice and AUSLAN to English or English to AUSLAN. Clients in need of this service must register. You can access their website [here](#) or use the following numbers:

Voice Relay number	1300 555 727
TTY number	133 677
SMS relay number	0423 677 767

## Translating and Interpreting

A government service that supports communications with clients from culturally and linguistically diverse backgrounds. It offers 160 different languages and is available for immediate and pre-booked phone or on-site conversations. Visit the [Translating and Interpreting Service \(TIS National\)](#) website or phone 131 450.