



FAMILY/ DOMESTIC VIOLENCE POLICY

This policy is applicable to all Petcover customers affected by family and domestic violence.

June 2022

Contents

Petcover's Commitment	3
Family and domestic violence is unacceptable	3
How we can support you.....	3
Our employees are trained to help you	3
Flexible and tailored approach	3
Protecting your information	4
Claims handling	4
Joint policies.....	4
Financial hardship assistance	4
Other services that may help (Australia).....	5
Definitions	6

PETCOVER'S Commitment

At Petcover we are committed in supporting customers experiencing family violence and this policy is designed to minimize the risk of harm and provide the required support and treat you with dignity and respect. We will prioritise you and your children's safety and respond flexibly to your individual circumstances.

Family and domestic violence is unacceptable

Family and domestic violence is a serious issue that can happen to anyone. It is behaviour that is violent or threatening or which controls another family member or causes that family member to be fearful. It can occur in current or past family or domestic relationships, including de facto, same-sex, parent-child and other family relationships. Family and domestic violence is unacceptable in any relationship.

How we can support you

If you tell us or we identify you are experiencing family and domestic violence, we can:

- provide you with a specialist case manager
- have a flexible and tailored approach
- protect your private information
- provide sensitive claims handling
- help you set up a new policy
- provide financial hardship assistance
- refer you to appropriate support agencies

Our employees are trained to help you

All our customer-facing employees will receive training relevant to their roles. Additionally, Petcover has a dedicated team working within our claims, sales and other service areas who have been provided with higher level of training and have specialist skills and knowledge to support customers experiencing family violence and vulnerability. This training provides the case manager/Employees in the following:

- Identify the possible signs of family and domestic violence at the earliest instance
- Respond to disclosures with dignity, respect and care.
- Refer you to our internal specialist team for further support and case management
- Refer you to external community services to provide additional support

The case managers will be your single point of contact, which can help in minimising retelling of your situation. They can provide an overall approach with additional confidentiality, sensitive handling of claims and financial hardship assistance if needed.

Flexible and tailored approach

Petcover understands that this is a difficulty time and many factors may be affecting the customers situation. For this reason the specialist team follow a flexible approach in identifying and offering a tailored assistance that is based on individual circumstances and needs, including providing personalised support to enable the customers navigate our internal processes.

Protecting your 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
- Manage the way we communicate with you to ensure that we do not add any further risk
- accommodate your communication preferences, including the option to communicate with your preferred gender where possible.
- Understand that we may need to speak to a support person if one is appointed and make sure to include them in the correspondences.
- ensure that your contact information is secure and confidential
- where possible, give you control over how your personal information is shared with third parties
- inform you about what information needs to be shared with other policyholders, such as information about a claim, so you can make appropriate arrangements.

There may be times when legislation requires us to disclose information, such as in the instance of child abuse. We will work with you wherever possible in the instances where disclosure is required.

Claims Handling

We will support you throughout the claims process. This may include:

- fast-tracking the claim,
- providing emergency payments
- reviewing decisions where there is disagreement about cover.

If you let us know you are experiencing family and domestic violence circumstance means we can better support you during the claims process. It will not prejudice your claim.

Joint Policies

If you hold policy with another person we will:

- inform you of what each person's rights are under the policy;
- help you take out your own policy – if required – to protect your safety; and
- send information to two different email addresses
- not require you to make direct contact with an alleged perpetrator.
- ensure we're paying the appropriate beneficiaries under a policy given the claim and circumstances

Financial Hardship Assistance

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

- deferred or reduced payments for premiums
- reduced or waived claims excess payments.
- Providing financial assistance in case of a debt for unpaid premium, depending on the individual circumstances waiver of premiums maybe offered

Other services that may help (Australia)

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

Agency	Phone	Website	Services Provided
1800 RESPECT	1800 737 732	1800respect.org.au	National 24-hour Domestic & Family Violence and Sexual Assault Line
MENSLINE	1300 78 99 78	mensline.org.au	24/7 support, information and referral service for men with family and relationship issues
Lifeline	13 11 14	lifeline.org.au	24/7 counselling & referral service for people in a crisis situation
Beyond Blue	1300 224 636	beyondblue.org.au	24/7 support to people experiencing anxiety or depression
National Debt Hotline	1800 007 007	ndh.org.au	Financial counselling is a free, confidential service to assist people in financial difficulty
National Association of Community Legal Centres		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.
Support from your bank	Your bank may be able to help provide relief for your mortgage payments or provide other forms of relief.		
Utility Bills	If you're finding it tough to pay your bills give your utility company a call because they may be able to assist.		

Definitions:

Abbreviation / Term	Definition
Customers	<p>Are person(s) that:</p> <ul style="list-style-type: none"> • have applied for (including obtaining a quote for) a Retail Insurance product sold by Petcover; • have been issued with a Retail Insurance product that is sold by Petcover; or • are Relevant Third Parties to a Retail Insurance product that is sold by Petcover
Relevant Third Parties	<p>Are person(s) that:</p> <p>(a) Third Party Beneficiaries;</p> <p>(b) a third party not of the type listed in a) who Petcover is recovering money from under a Retail Insurance product sold by Petcover; or</p> <p>(c) a third party not of the type listed in a) who are seeking damages from customers of a Retail Insurance product sold by Petcover;</p>
Retail Insurance	<p>Retail insurance is given the same definition as Part 16 of the General Insurance Code of Practice.</p>
Third Party Beneficiaries	<p>A person, company or entity who is not an insured but who is seeking to be, is specified to be, or is referred to as, a person to whom the benefit of insurance cover extends under a Retail Insurance product.</p>
Family or Domestic Violence	<p>Behaviour that is violent, threatening or other behaviour by a person that caused or controls a member of the person’s family, or causes the family member to be fearful.</p> <p>This behaviour can occur in current or past family or domestic relationships. Examples of behaviour that may constitute family or domestic violence include, but are not limited to the following:</p> <ul style="list-style-type: none"> • physical or sexual abuse; • emotional or psychological abuse; • economic or financial abuse; • threatening, intimidating or coercive; • technological abusive, such as abusive emails or tracking activity on phones and electronic devices; • Stalking • behaviour that in any other way coerces or controls the family member and causes that family member to feel fear for their safety or wellbeing of that family member; • behaviour by a person that causes a child to hear or witness, or otherwise be exposed to the effects of behaviour referred to above.

How to contact us:

By Telephone	1300 731 324
By Email	info.au@petcovergroup.com
In Writing	Petcover Aust Pty Ltd 1-3 Smolic Court Tullamarine VIC 3043
Website	www.petcovergroup.com