

## Domestic and Financial Abuse Policy

---

### Introduction

This document sets out our commitment to victims of domestic or financial abuse. It is regularly reviewed and has been endorsed by Mike Wallis. Our Board and senior management receive regular reporting on matters relating to domestic and financial abuse and have ultimate accountability for this Policy.

The purpose of this Policy is to inform all our staff, stakeholders, and customers of our approach to identifying and supporting people affected by domestic and financial abuse.

We recognise that domestic and/or financial abuse is a serious and prevalent issue in Australian society. We acknowledge that domestic violence means much more than physical violence. It includes emotional abuse, psychological abuse, sexual abuse, financial or economic abuse and damage to property. We consider that the safety of our customers affected by domestic and financial abuse is paramount.

In Australian law, 'family violence' is defined 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."

At Aspect Underwriting we aim to provide our affected customers with safe, supportive, timely and flexible assistance.

For this Policy our "customers" are an individual insured, a third-party beneficiary, a potential customer or an individual an insurer is seeking to recover money from.

We have appointed Mike Wallis as the Domestic and Financial Abuse Officer (DFA Officer) who is responsible for:

- ensuring that our staff are aware of the contents of this Policy and of our commitment to victims.
- ensuring that staff undertake appropriate training.
- monitoring compliance with this Policy.
- regularly reporting on compliance to senior management and our Board; and
- reviewing and updating this Policy on a regular basis.

The DFA Officer can be contacted at

Suite 2, 73a Rupert Street, COLLINGWOOD VIC 3066

Phone: 1300 979 458

Email: [mike@aspectuw.com.au](mailto:mike@aspectuw.com.au)

### Training

We provide training to all relevant members of our staff. The training is designed to ensure that our staff:

- recognise domestic and financial abuse.
- understand the consequences of domestic and financial abuse.
- understand how to engage effectively and appropriately with affected customers; and
- understand how to apply this policy.



## **Domestic and Financial Abuse Policy**

---

### **Confidentiality**

We recognise the importance of protecting the private and confidential information of our customers affected by domestic or financial abuse. We are committed to ensuring confidentiality is maintained.

We will work with you to ensure confidentiality. This could include assisting you to change access to our systems, updating your contact details, offering different methods of communication, and agreeing to the appointment of a trusted person to act on your behalf.

### **Disclosure**

We understand the need for us to minimise the information that we require customers affected by domestic or financial abuse to disclose and the number of times they are required to disclose information about their situation.

When customers have been recognised as being affected by domestic or financial abuse, we have processes in place to limit the extent of disclosure.

### **Claims**

We do not have any authority to manage claims on behalf of insurers.

If you require details of who you should contact for claims assistance, please contact our office at:

Suite 2, 73a Rupert Street, COLLINGWOOD VIC 3066

Phone: 1300 979 458

Email: [mike@aspectuw.com.au](mailto:mike@aspectuw.com.au)

### **Financial Hardship and Collection arrangements**

If a customer is identified as being affected by domestic or financial abuse, then we will make suitable enquiries with the customer about their financial situation to determine whether they are experiencing financial hardship.

We understand that financial hardship can affect anyone. We will treat our customers with respect, empathy and understanding and will work with them to identify the type of support they require.

We will assist our customers to complete a financial hardship application form and gather supporting documents. We will fast track any financial hardship request and provide options to retain their insurance policy if they say they cannot pay their premium.

Where we become aware that a customer's debt involves a situation of domestic or financial abuse then will not refer the debt on to a third-party debt collection agency. We will consider the risks involved in attempting to recover debts in these situations.

Sometimes customers may need extra help to get through a difficult time. Free, confidential, independent financial advice is available from Financial Counselling Australia or call the national financial counselling hotline on 1800 007 007.

### **Assistance**

Should you require additional assistance help is available from a number of specialist services

Please see the table of specialist services providers over the page



## Domestic and Financial Abuse Policy

---

1800RESPECT	Telephone or online counselling, information on safety planning, and information on how to support someone who is experiencing domestic and family violence	Call 1800 737 732
Lifeline	24 hour crisis support and suicide prevention services.	Call 13 11 14.
Mensline Australia	National telephone and online support, information, and referrals for men with family and relationship concerns	Call 1300 789 978
Child Protection Helpline		132 111
Kids Helpline	Telephone and online counselling service specifically for young people aged between 5 and 25	Call 1800 551 800.
Australian Childhood Foundation	Counselling for children and young people affected by abuse	Call 1800 176 453 03 9874 3922.
ACT	Legal Aid ACT	1300 654 314
ACT	Domestic Violence Crisis Service	02 6280 0900 (24/7)
NSW	Legal Aid NSW	1300 888 529
NSW	Domestic Violence Line	1800 656 463 or 1800 671 442 (24/7)
NT	Northern Territory Legal Aid Commission	1800 019 343
NT	Domestic Violence Crisis Line	1800 019 116 (24/7)
QLD	Legal Aid Queensland	1300 651 188
QLD	DV Connect Crisis Support	1800 811 811 (24/7)
SA	Legal Services Commission of South Australia	1300 366 424
SA	Women's Safety Services	1800 800 098 (24/7)
TAS	Legal Aid Commission of Tasmania	1300 366 611
TAS	Family Response and Referral Line	1800 633 937 (24/7)
VIC	Victoria Legal Aid	1300 792 387
VIC	Safe Steps Family Violence Response Centre	1800 015 188 (24/7)
WA	Legal Aid WA	1300 650 579
WA	Women's Domestic Violence Helpline	1800 007 339 (24/7)

---

**McLardy McShane Partners Pty Ltd**  
**ABN 14 064 465 309 ASFL 232987**

Level 3, Building 7, Botanicca Corporate Park,  
570-588 Swan Street Richmond, VIC 3121  
Phone: (03) 9290 9200

The Trustee For Wallis Family Trust  
trading as **Aspect Underwriting CAR No 1247437**

Suite 2, 73a Rupert Street  
Collingwood VIC 3066  
Phone: 1300 979 458