

Financial, Family & Domestic Abuse Policy

Introduction

Financial, family and domestic violence is a community issue that can affect anyone and requires the collective efforts of government, communities and the corporate sector, including Sovereign Insurance Australia, to respond to the challenges. The Financial, Family & Domestic Abuse Policy is maintained and reviewed regularly by the Group Compliance Manager. The Group Compliance Manager will communicate the content of the Financial, Family & Domestic Abuse Policy to staff and will ensure there are appropriate training and monitoring of compliance of this policy.

Sovereign Insurance Australia Approach to Financial, Family & Domestic Abuse

This policy acknowledges that Sovereign Insurance Australia plays a role in helping their customers with their insurance matters, but are often not equipped to deal with the broader implications of family and domestic violence. This policy provides guidance for Sovereign Insurance Australia to assist with developing internal policies and procedures. The Board and Senior Management Team receive regular reporting on risks relating to financial and domestic abuse and have ultimate accountability. Customers and other interested parties may find this guideline useful in understanding how Sovereign Insurance Australia have agreed to approach financial abuse and family and domestic violence.

Responsibility Structure of Policy

The Group Compliance Officer is responsible for implementing an effective Financial, Family & Domestic Abuse Policy, monitoring compliance with those procedures and reporting to the Board. The Group Compliance Officer reports to the Board at least annually and at any such time as a matter of material concerns arises (including in respect of any material breach of this policy).

The Group Compliance Officer has an appropriate level of seniority within the firm, understands the relevant legislation and regulations and has the full support of the Board and Senior Management Team in carrying out responsibilities regulated by the Financial, Family & Domestic Abuse Policy. The Group Compliance Officer's role is to act as the main point of contact with the day to day responsibility for all activity relating to financial or domestic abuse. The responsibilities include:

- Establishing, maintaining and monitoring Sovereign Insurance Australia's financial and domestic abuse procedures.
- Receiving reports of any suspicious activity from within Sovereign Insurance Australia.
- Establishing and maintaining training for our staff.
- Reporting to the Senior Management Team and the Board.
- Working with our capacity providers to monitor developments in legislation, regulations and practice.
- Escalating incidents and liaising with regulatory and law enforcement bodies where it is appropriate to do so. (Note: there may be times where notifying third parties, including insurers, syndicates and managing agents may not be allowed under applicable legislation).
- Conducting periodic reviews of Sovereign Insurance Australia's compliance with financial relevant legislation. If you have any queries or concerns regarding any financial or domestic abuse issue you should contact the Group Compliance Officer immediately.

Training

Sovereign Insurance Australia's training programs focuses on equipping appropriate employees with the knowledge, skills, competencies and information to help customers who may identify as being impacted by family and domestic violence.

Training include helping employees:

- Be more aware of the prevalence and practical effects of financial and domestic violence abuse on an Sovereign Insurance Australia customer.
- Recognise potential financial and domestic abuse and have an appropriate conversation with a customer, or refer the customer to a specialised area who can give further guidance to financial and domestic abuse victims.
- Understand the potential impact (positive and negative) that Sovereign Insurance Australia employee actions can have on a family and domestic violence situation.
- Understand the strict need for confidentiality and respecting the customer's privacy.
- Understand the significant safety risks for women and children and the heightened safety risks at, and following separation.
- Understand the need for flexible arrangements and responses for customers impacted by family and domestic violence.
- Understand the legal and procedural implications of the court issued family and domestic violence orders.
- Have knowledge of local referral pathways and contacts for local support services.
- Who may be emotionally affected by the experiences of customers.

Training will be relevant for the type of role within the Sovereign Insurance Australia, for example:

- Frontline employees receive general information and instructions about internal procedures and training on how to escalate to a team leader or manager where a matter is sensitive and may require immediate assistance or further review.
- Specialised employees, managers and supervisors receive more detailed information, support and training.

Privacy Issues

We understand that privacy and confidentiality can be critical to safety in any domestic violence situation and will take care to protect your personal information in line with our Privacy Policy. Depending on your personal circumstances, we can help you:

- Take positive action by changing arrangements for anything we may need to send to you. Sovereign Insurance Australia can send information to a nominated relatives address or email account.

Where to go for more information

Emergency

In emergency victims, or those witnessing violence should call the police on 000.

Family violence support

1800RESPECT – A national family violence and sexual assault service 24 hours a day, 7 days a week. Tel 1800 737 732
www.1800respect.org.au/

Family Relationship Advice Line – Information and advice on family relationship issues and parenting arrangements after separation, 8 am-8 pm Monday to Friday, 10 am-4 pm Saturday. Tel 1800 050 321

Lifeline – Provides crisis support services, 24 hours a day, 7 days a week. Tel 131 114

Centrelink – Provides payments, social work counselling and third party referrals. Centrelink also provides crisis payments for victims of domestic violence or other extreme circumstance who have left their home and cannot return. www.humanservices.gov.au

Aboriginal Family Domestic Violence Hotline – Provides support, information and counselling for Aboriginal and Torres Strait Islanders. 1800 019 123

Legal support

Legal Aid – Can provide advice on intervention orders, family law and civil / credit and debt matters. Find a legal aid commission at www.nationallegalaid.org/

Community Legal Centres (CLC) – Can provide advice on AVOs, family law and credit and debt / financial counselling and other generalists civil law advice. Find a local CLC at www.naclc.org.au/

Women’s Legal Service Australia – Provides face-to-face legal advice through outreach services and runs a partnership to provide family law advice through Family Relationship Centres. www.wlsa.org.au/ or www.familyrelationships.gov.au/

All of these websites have a ‘search for referral by postcode’ function which directs clients to relevant local services

Financial information

Financial Counselling Australia – You can talk on the phone to a financial counsellor from anywhere in Australia by ringing 1800 007 007 (minimum opening hours are 9.30 am – 4.30 pm Monday to Friday). www.financialcounsellingaustralia.org.au/

Home

MoneySmart – Created by ASIC (Australian Securities and Investment Commission) so you can get guidance on general financial matters as well as specific information on protecting your money and yourself from financial abuse. www.moneysmart.gov.au/life-events-and-you/families/financial-abuse

Local Support

QLD – DV Connect Crisis Support – 1800 811 811 (24/7)

NSW – Domestic Violence Line – 1800 656 463 or 1800 671 442 (24/7)

ACT – Domestic Violence Crisis Service – 02 6280 0900 (24/7)

VIC – Safe Steps Family Violence Response Centre (24/7)

TAS – Family Response and Referral Line – 1800 633 937 (24/7)

NT – Domestic Violence Crisis Line – 1800 019 116 (24/7)

SA – Women’s Safety Services – 1800 800 098 (24/7)

WA – Women’s Domestic Violence Helpline – 1800 007 339 (24/7)

Legal and Financial Support

National Debt Helpline – 1800 007 007

Legal Aid QLD – 1300 651 188

Legal Aid NSW – 1300 888 259

Legal Aid VIC – 1300 792 387

Legal Aid Commission of Tasmania – 1300 366 611

Northern Territory Legal Aid Commission – 1800 019 343

Legal Services Commission of SA – 1300 366 424

Legal Aid WA – 1300 650 579

Support for Children

Child Protection Helpline – 132 111

Kids Helpline – Free, private and confidential, telephone and online counselling service specifically for young people aged between 5 and 25 in Australia. Call 1800 551 800.

Australian Childhood Foundation – Counselling for children and young people affected by abuse. Call 1800 176 453/ 03 9874 3922. Community Legal Centres (CLC) – Can provide advice on AVOs, family law and credit and debt / financial counselling and other generalists civil law advice. Find a local CLC at www.naclc.org.au/

Support for Men

Mensline Australia - provides a free service offering national telephone and online support, information and referrals for men with family and relationship concerns. Call 1300 789 978.

Interpreter services Translating and Interpreting Service (TIS)

Provides an interpreting service for people who do not speak English and for agencies and businesses that need to communicate with their non-English speaking clients. <https://www.tisnational.gov.au/en/About-TIS-National>

Hearing Impairment Services

If you are deaf and/or find it hard hearing or speaking with people who use a phone, the National Relay Service (NRS) can help you.

Voice Relay number 1300 555 727

TTY number 133 677

SMS relay number 0423 677 767

<https://www.communications.gov.au/what-we-do/phone/services-people-disability/accesshub/national-relay-service>