

## 1. Scope

- 1.1 This Family and Domestic Violence Policy ("Policy") applies to Hallmark General Insurance Company Ltd (ABN 82 008 477 647 AFSL 243478) and Hallmark Life Insurance Company Ltd (ABN 87 008 446 884 AFSL 243469) (collectively "Hallmark Insurance"). Hallmark Insurance is part of the St Andrew's Insurance Group.
- 1.2 As an insurer, Hallmark Insurance understands that family and domestic violence not only impacts the victim, but also families and the broader community.
- 1.3 Hallmark Insurance is committed to supporting customers impacted by family and domestic violence.

## 2. Purpose

This Policy provides information on how Hallmark Insurance may assist customers who are impacted directly or indirectly by family and domestic violence.

## 3. Family and Domestic Violence

- 3.1 Family and Domestic Violence consists of abusive behaviour in a personal relationship that over time puts one person in a position of power over another and causes fear.
- 3.2 Family and Domestic Violence can include but is not limited to:
  - a. Physical violence
  - b. Sexual assault or other sexually abusive behaviour
  - c. Coercive behaviour
  - d. Emotional or psychological abuse
  - e. Verbal abuse
  - f. Spiritual or cultural abuse
  - g. Economic or financial abuse

## 4. Customer Safety

- 4.1 For customers who are in immediate danger or feel unsafe, they are recommended to contact the Police:
  - by calling 000 within Australia, or
  - by calling 111 within New Zealand.
- 4.2 For additional support, customers can call:
  - 1800 RESPECT within Australia, available 24/7 for online and telephone counselling, information, and referral services, or
  - 0800 REFUGE within New Zealand, available 24/7 for online and telephone counselling information and referral services.
- 4.3 Other support services are available for customers impacted by family and domestic violence.

## 5. Protecting Privacy

- 5.1 Hallmark Insurance takes its obligations to protect customers' personal information seriously and it will treat a customers' situation in a confidential manner.
- 5.2 Some of the ways in which Hallmark Insurance protects customers' privacy include:
  - a. Ensuring personal and / or sensitive information is not advertently disclosed to another party; and
  - b. In the case that a customer is a joint policyholder, taking additional caution when recording sensitive information.
- 5.3 Further information on how Hallmark Insurance protects customers' personal information is outlined in our [Privacy Policy](#).

## 6. Supporting customers

- 6.1 Claiming on insurance
  - a. Hallmark Insurance understands that family and domestic violence can impact a customer. If family and domestic violence has impacted a customer, they should contact Hallmark Insurance and discuss how we can support and assess their individual circumstances.
  - b. If a customer has an existing claim, Hallmark Insurance, will take reasonable steps to ensure that the customer liaises with the same claim specialist throughout the claim duration, as practicable.
- 6.2 How Hallmark Insurance can support
  - a. Hallmark Insurance's staff are trained to identified potential indicators of family and domestic violence and to know how Hallmark Insurance may be able to assist.
  - b. Other ways that Hallmark Insurance can provide support include:
    - i. handling claims with sensitivity and care;
    - ii. minimising the need for customers to repeat information about their situation;
    - iii. discussing safe ways to communicate via a customer's preferred communication channel;
    - iv. if a customer informs Hallmark Insurance or if Hallmark Insurance identifies that a customer may require support (for example from a friend, customer advocate, financial counsellor or legal representative), Hallmark Insurance has established processes in place to recognise authority of a customer's support person.
    - v. being flexible in Hallmark Insurance's approaches, where possible, to accommodate a customer's needs and personal circumstances; and
    - vi. referring customers to appropriate external organisations for specialist support.
- 6.3 Hardship Support
  - a. If a customer needs urgent financial help and has an open claim or wants to submit one, Hallmark Insurance may be able to fast track its assessment and decision.
  - b. If a customer has an eligible claim and requires urgent financial help, Hallmark Insurance will consider advanced payments to ease a customer's financial situation.
  - c. If a customer is experiencing challenges making their credit card or loan repayments, Hallmark Insurance will refer the customer to its specialist Hardship Care Team who may be able to assist.

## 7. Other Support

- 7.1 Hallmark Insurance ensures employees are trained to recognise and support customers who are vulnerable in some way, including treating them with empathy and respect.
- 7.2 Hallmark Insurance’s employees can refer a customer to specialist external support services as required and as listed below:

### External Support Services – Australia

Service	Description	How to contact
1800 RESPECT	1800RESPECT is the National Sexual Assault Domestic Family Violence Counselling Service. They offer confidential online and telephone counselling, information and referral services which are available 24 hours a day, 7 days a week.	Ph: 1800 737 732 Website: <a href="https://www.1800respect.org.au/">https://www.1800respect.org.au/</a>
Lifeline	Lifeline provides crisis support services, 24 hours a day, 7 days a week.	Ph: 131 114 Website: <a href="https://www.lifeline.org.au/">https://www.lifeline.org.au/</a>
Centrelink	Supports people affected by family and domestic violence by providing information, resources and referrals. They can help customers access payments, connect customers to local support services and help customers find services required, like legal and housing support.	Ph: 136 240 Website: <a href="https://www.servicesaustralia.gov.au/">https://www.servicesaustralia.gov.au/</a>
The Salvation Army	The Salvation Army Australia helps bring hope to people who may be experiencing hardship or injustice and provide a range of social services, including in relation to Family & Domestic Violence.	Ph: 13 72 58 Website: <a href="https://www.salvationarmy.org.au/">https://www.salvationarmy.org.au/</a>
LegalAid	In each state and territory, legal aid commissioners provide advice on intervention orders, family law and civil / credit and debt matters.	ACT Ph: 1300 654 314 Website: <a href="http://legalaidact.org.au/">http://legalaidact.org.au/</a>  NSW Ph: 1300 888 529 Website: <a href="https://www.legalaid.nsw.gov.au/">https://www.legalaid.nsw.gov.au/</a>  NT Ph: 1800 019 343 Website: <a href="https://www.legalaid.nt.gov.au/">https://www.legalaid.nt.gov.au/</a> QLD Ph: 1300 651 188 Website: <a href="http://www.legalaid.qld.gov.au/Home">http://www.legalaid.qld.gov.au/Home</a>  SA Ph: 1300 366 424 Website: <a href="https://lsc.sa.gov.au/">https://lsc.sa.gov.au/</a>

Service	Description	How to contact
		<p>TAS Ph: 1300 366 611 Website: <a href="https://www.legalaid.tas.gov.au/">https://www.legalaid.tas.gov.au/</a></p> <p>VIC Ph: 1300 792 387 Website: <a href="http://www.legalaid.vic.gov.au/">http://www.legalaid.vic.gov.au/</a></p> <p>WA Ph: 1300 650 579 Website: <a href="https://www.legalaid.wa.gov.au/">https://www.legalaid.wa.gov.au/</a></p>
Community Legal Centers	Community legal centers are independent, not-for-profit community-based organizations. They provide free legal help, including information, referrals, legal education, advice, casework and representation services, to hundreds of thousands of people across Australia each year.	Visit <a href="https://clcs.org.au/">https://clcs.org.au/</a> to find a local Community legal center.
National Legal Aid Family Violence Law Help	Provides advice on family and domestic violence and the law in Australia.	Website: <a href="https://familyviolencelaw.gov.au/">https://familyviolencelaw.gov.au/</a>
Women's Legal Services	Women's Legal Services Australia is a national network of community legal centers specializing in women's legal issues.	<p>Visit <a href="http://www.wlsa.org.au">http://www.wlsa.org.au</a> to find a local legal centre.</p> <p>Email: <a href="mailto:info@wlsa.org.au">info@wlsa.org.au</a></p>

## External Support Services – New Zealand

Service	Description	How to contact
Women's refuge	An organisation for women and children that works to prevent and stop family violence.	<p>Ph: 0800 733 843 Website: <a href="http://www.womensrefuge.org.nz/">http://www.womensrefuge.org.nz/</a></p>
Shine	Making homes violence free.	<p>Ph: 0508 744 633 Website: <a href="https://www.2shine.org.nz/">https://www.2shine.org.nz/</a></p>
It's not ok / 0800 Family Violence Information Line	Resource for help, advice and information to stop family violence.	<p>Ph: 0800 456 450 Website: <a href="http://www.areyouok.org.nz/">http://www.areyouok.org.nz/</a></p>
Family Success Matters	Family counselling and wellbeing social services.	<p>Ph: 0800 326 78278 Website: <a href="http://www.fsm.org.nz/">http://www.fsm.org.nz/</a></p>
Victims Information	Support to deal with the practical and emotional effects of crime.	<p>Ph: 0800 650 654 Website: <a href="http://www.victiminfo.govt.nz/">http://www.victiminfo.govt.nz/</a></p>

Service	Description	How to contact
Shakti	Not-for-profit community organization specialized in women's development, empowerment and domestic/family violence intervention, prevention, and awareness. Shakti is a specialist provider of culturally competent support services for women, children and families of Asian, African and Middle Eastern origin.	Ph: 0800 742 584
Safe to Talk	Confidential contact with trained specialists in sexual harm. Offers an interpreter service.	Ph: 0800 044 334 Text: 4334 Website: <a href="http://www.safetotalk.nz/">http://www.safetotalk.nz/</a>
Legal Help or Aid	Allows persons to understand the help they can get if involved in legal disputes or difficulties.	Ph: 0800 268 787 Website: <a href="http://www.justice.govt.nz/">http://www.justice.govt.nz/</a>
Citizens Advice Bureau	Helps people to know and understand their rights.	Ph: 0800 367 222 Website: <a href="http://www.cab.org.nz/">http://www.cab.org.nz/</a>

## 8. How Hallmark Insurance Supports its Employees

- 8.1 Hallmark Insurance is committed to supporting its employees who are affected by domestic and family violence, or who require support after assisting a customer impacted by family and domestic violence.
- 8.2 Some the support measures in place for Hallmark Insurance employees include:
- An Employee Assistance Program, providing various counselling services that are available to staff and immediate family members.
  - Domestic and Family Violence leave
  - Hallmark Insurance network of trained mental health first aiders
  - Flexible working arrangements
  - Emergency accommodation

## 9. Review of this Policy

- 9.1 This Policy will be reviewed annually to ensure it remains consistent with legal, regulatory, and industry code obligations and organisational policies and processes.
- 9.2 Hallmark Insurance may update its Policy from time to time and the updated version will be published on its Australian and New Zealand websites.