Domestic and Financial Abuse Policy

Introduction

This document sets out our commitment to victims of domestic or financial abuse.

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 Howden Equine Pty Ltd (ABN 46 091 731 225 | AFSL 235666) (**Howden Equine**) 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.

All staff are responsible for:

- ensuring they are aware of this Policy and of our commitment to victims;
- ensuring they complete appropriate training;
- ensuring they comply with this Policy;
- escalating any matters regarding this policy to their managers, who will then report to senior management and our Board; and
- reviewing this Policy on an annual basis.

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.

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

Where we are involved in handling claims we have established claims processes that recognise the need for appropriate and sensitive handling of claims for customers affected by domestic or financial abuse. These processes include consideration of confidentiality and disclosure.

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:

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.
	Domestic Violence Crisis Service - 02 6280 0900 (24/7).
NSW	Legal Aid NSW -1300 888 529.
	Domestic Violence Line - 1800 656 463 or 1800 671 442 (24/7).
NT	Northern Territory Legal Aid Commission - 1800 019 343.
	Domestic Violence Crisis Line - 1800 019 116 (24/7).
QLD	Legal Aid Queensland - 1300 651 188.
	DV Connect Crisis Support - 1800 811 811 (24/7).
SA	Legal Services Commission of South Australia - 1300 366 424.
	Women's Safety Services - 1800 800 098 (24/7).
TAS	Legal Aid Commission of Tasmania - 1300 366 611.
	Family Response and Referral Line - 1800 633 937 (24/7).
VIC	Victoria Legal Aid - 1300 792 387.

	Safe Steps Family Violence Response Centre -1800 015 188 (24/7).
WA	Legal Aid WA - 1300 650 579.
	Women’s Domestic Violence Helpline - 1800 007 339 (24/7).