



## Introduction

This Vulnerable Policy has been developed to comply with The Insurance Council of Australia's (ICA) General Insurance Code of Practice (the Code).

Aspect is committed to exercising greater care when dealing with vulnerable Customers.

A person may be vulnerable due to a range of factors, including:

1. age;
2. disability;
3. mental health conditions;
4. physical health conditions;
5. family violence;
6. language barriers;
7. cultural background;
8. Aboriginal or Torres Strait Islander status;
9. remote location; or
10. financial distress.

## Training

This policy and training programs assist employees to:

1. understand if a Customer may be vulnerable;
2. determine how best, and to what extent, they can support a vulnerable Customer;
3. take account of a Customer's particular needs or vulnerability; and
4. engage with a vulnerable Customer with sensitivity, dignity, respect and compassion. This may include arranging additional support and referring the Customer to specialised people or services.

## Assisting Customers

Aspect can assist vulnerable Customers, including those experiencing Financial Hardship or Family Violence by:

- ensuring safe and confidential communication in light of individual circumstances;
- helping to set up new insurance policies;
- helping to arrange access to financial hardship support; and
- referral to specialist support services.

## Identification

If a Customer requires support to meet identification requirements, Aspect will take reasonable measures to provide such support.

The approach of Aspect to satisfying customer identification requirements will be in accordance with section 7 of the Access and Correction of Personal Information Policy.

## Family Violence

Family Violence means much more than physical violence. It includes:

- emotional abuse, psychological abuse, sexual abuse, financial or economic abuse; and
- damage to property.



Customers who indicate or disclose Family Violence, will be directed to the Aspect Underwriting website for the Aspect Underwriting Domestic Violence policy.

## Interpreters

If a Customer informs Aspect of their need for an interpreter, or we identify such a need, we will direct the Customer to the Aspect underwriting Website for more information.

## Financial Hardship

If a Customer informs Aspect, or we identify, that they are experiencing Financial Hardship, we will:

- direct them to the Financial Hardship policy on our website.
- Provide a copy of our Financial Hardship Application Form; and

## Protecting Personal Information / Privacy

At all times we will ensure customers' personal and sensitive information treated with confidentiality. For more information, please refer to the Aspect Underwriting Privacy Policy on our website.

## Assistance / Support Services

Should you require additional assistance help is available from a number of specialist services. Please see the table of specialist services providers below:

Agency	Phone	Website	Services available
1800 RESPECT	1800 737 732	1800respect.org.au	National 24-hour Domestic & Family Violence and Sexual Assault Line.
Beyond Blue	1300 224 636	beyondblue.org.au	24/7 support to people experiencing anxiety or
Lifeline	13 11 14	lifeline.org.au	24/7 counselling & referral service for people in a crisis situation.
MENSLINE	1300 789 978	mensline.org.au	24/7 support, information and referral service for men with family and relationship issues.
National Association of Community Legal Centres		<a href="http://www.naclc.org.au/">http://www.naclc.org.au/</a>	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
National Debt Hotline	1800 007 007	<a href="https://ndh.org.au/">https://ndh.org.au/</a>	Financial counselling is a free, confidential service to assist people in financial difficulty.

## Contact Details

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