



Family Violence Policy

November 2024

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1. Purpose

The EML Group (EML Solutions Pty Ltd referred as EML), subscribes to the Life and General Insurance Codes of Practice. Each code governs the insurance industry commitment to customer service standards and provision of family and domestic violence support to both customers and internal stakeholders.

This policy will inform you of our approach to uphold the safety and wellbeing of our customers and minimise the impact of family and domestic violence. You will also receive insight into what you can expect during your interactions with us if you or someone you know is experiencing domestic abuse.

Family and domestic violence will not be tolerated by EML, and all disclosures will be taken seriously.

2. Our commitment

This policy will guide you in your communication with us if you are experiencing family or domestic violence. We will endeavour to prioritise you, your family and children's safety and ensure to respond to your situation with adequate assistance.

If you tell us, or we identify you're experiencing family and domestic violence, we will;

Provide a specialist case manager

All customers who have a new or ongoing claim with EML will have a case manager appointed to directly assist with managing their claim and addressing relevant customer vulnerabilities. Where applicable specialist employee assistance may be provided to address your individual circumstances.

Protect your personal information

EML will retain and record your personal and confidential information in accordance with the EML [Privacy Policy and Statement](#), associated industry legislation and relevant regulatory requirements.

Provide sensitive claims handling

EML will communicate and treat you with sensitivity, dignity, respect, and compassion when discussing your personal domestic issues. Our employees will provide timely, consistent, and targeted assistance and exercise discretion when considering your needs and vulnerabilities during our interactions.

Provide financial hardship aid

We will also consider your individual financial hardship circumstances to inform how we communicate with you, manage your claim, exercise compassion and direct you to support services.

Support our employees

EML acknowledge that employees can be impacted by discussing or experiencing family and domestic violence. EML maintain various services to support affected staff.

3. Definition of family violence

Family violence is defined as violent, threatening, or other behaviour by a person that coerces a member of the person's family, or causes the family member to be fearful, by way of:

- Physical violence.
- Emotional abuse.
- Psychological abuse.
- Sexual abuse.
- Financial or economic abuse.
- Cultural and Spiritual abuse.

Family and domestic violence can be complex, have longer lasting consequences and influence emotions not limited to shame, embarrassment, anger and denial.

Family and domestic violence can be experienced by anybody and consist of controlling, violent, threatening, or abusive behaviour which may lead to physical or psychological harm. It can occur in varying family or kinship orientations including domestic, de facto, same-sex (including LGBTIQ+ relationships), parent-child, sibling, grand parent, former 'ex' partner relations, extended families and relations according to Aboriginal or Torres Strait Islander kinship rules.

If you, your family members are in immediate danger or in an emergency situation:

- Always call 000 (Police and Emergency Services).
- Make sure you can get to a place of safety.

4. Our approach

- If you make us aware that you may be experiencing family violence, with your consent, we will record this under your claim file in our claims management system. This will reduce the need for you to make repeated disclosures if more than one of our employees is dealing with your matter.
- We may ask questions about your current situation to gauge whether it is safe to continue talking to you during a call.
- We will also discuss and agree the best methods and times to contact you and/or your nominated representative.
- Assist you to access the appropriate support services where possible, by providing you with the contact details for people or services with specialist training and experience who may be able to assist you with your personal circumstances.

- In addition to the codes of practice, follow the principles and guidelines of the Insurance Council of Australia’s “Guide to Helping Customers Affected by Family Violence” as the basis for handling your matter.

5. Communicating with you

You can share with us:

- The name and contact number of a support person and you can consent for us to contact them for information. This could be a relative, friend, counsellor, social worker, consumer advocate or lawyer.
- The safest time and most suitable method of getting in touch with you or your support person.
- Whether it is safe to leave phone voice mail message, text messages, send e-mails or send material by post including your preferred mailing address.
- Your preferred employee gender preference so you may feel most comfortable in sharing sensitive information.

You can be assured:

- Informing us of your family and domestic violence situation will not have any adverse effect on your life or general insurance claim, subject to policy and code of practice exclusions.
- We will not require you to have direct contact with the alleged perpetrator or make any police reports, without your expressed consent and unless you feel comfortable to do so.
- We understand you may have difficulty sharing your experience with us. We will not oblige you to provide information if you do not want to, if you are a victim, support representative or a perpetrator of family and domestic violence.

We maintain your privacy and confidentiality by:

- Understanding the importance of maintaining your safety and security through the protection of your private and confidential information. We acknowledge the risks associated with disclosure of information relating to family and domestic violence.
- Handling your personal information in accordance with the Privacy Act 1988 (Cth) and maintain confidentiality in accordance with our Privacy Policy and any other applicable laws or regulations.
- Treating the information, you share with us as confidential and not disclose your personal information to anybody, without your expressed consent or unless the law requires us to do so.

6. Financial hardship assistance

If you tell us that you may be in a family violence situation, we will ask you about your financial situation to determine whether you are experiencing financial hardship. If we determine that you need financial hardship assistance, we will:

- Put any recovery action against you on hold until our enquiries are complete.
- Consider fast-tracking your claim.
- Give you a form for you to apply for financial hardship.
- Where applicable minimise additional information and documents you need to share with us to demonstrate financial hardship.
- Advise you that you can seek help from the National Debt Hotline 1800 007 007.
- Advise you of any other free support services which may be available to you.
- Follow the principles and guidelines relating to financial hardship contained in the Insurance Council of Australia's "Guide to Helping Customers Affected by Family Violence."

7. Supporting our employees

Further to providing services to our customers, we acknowledge that our own employees can be impacted by the process of discussing domestic violence with customers or colleagues, suffered abuse or observed violent behaviour perpetrated within their families.

EML maintain a range of initiatives and support mechanisms to aid employees experiencing a range of vulnerabilities not limited to family and domestic violence.

- **Family and Domestic violence paid leave:** Employees are entitled to 10 days of paid family and domestic violence leave each year.
- **Flexible working arrangements:** EML take pride in accommodating the personal needs of their employees, where necessary flexible working arrangements are catered for to enable employees to address personal difficulties.
- **Employee Assistance Program (EAP):** Employee Care Representatives (ECRs), comprise of internal peer support network for our people to acquire initial support. They are Mental Health First Aid certified and trained specifically to provide confidential support and guidance for a range of personal and workplace issues.
- **Employee Care Program (ECP):** Free, independent, and confidential psychology, counselling, and wellbeing service to assist our people and immediate family members in managing personal or work-related difficulties.

8. Employee training

EML provide holistic training focused on understanding customer vulnerability to our customer-facing employees as part of their induction process and as required in their designated roles. This includes Family violence training and ongoing access to this policy to ensure they are best positioned to assist customers.

This approach ensures that our employees are able to;

- Understand you may be vulnerable and take account of your needs.
- Engage with you with sensitivity, dignity and respect.
- Identify, support and avoid harm to customers affected by family violence.
- Decide how and to what extent we can best support you.
- Protect private and personal information of customers affected by family violence.

We review and update our training on a regular basis and ensure our employee are given the support they need to best assist you.

9. Where to go for assistance

The following is a list of specialist service providers that may be able to assist if you are in a family violence situation. It should be noted that we have no affiliation with any of these organisations and are not responsible for assistance and services they provide.

Location	Organisation	Support Service	Phone Contact
Australia Wide	1800 RESPECT www.1800respect.org.au	National 24-hour family and domestic violence and sexual assault line.	1800 737 732
Australia Wide	Lifeline www.lifeline.org	24/7 counselling and referral service for people in a crisis situation	13 11 14
Australia Wide	MensLine mensline.org.au	24/7 support, information and referral service for men with family and relationship issues.	1300 789 978
Australia Wide	Beyond Blue www.beyondblue.org.au	24/7 support to people experiencing anxiety or depression	1300 224 636
Australia Wide	National Debt Helpline www.ndh.org.au	Financial counselling is a free, confidential service to assist people in financial difficulty.	1800 007 007
ACT	Domestic violence crisis service www.dvcs.org.au	24/7 domestic and family violence crisis intervention services and support services for women.	(02) 6280 0900
ACT	Legal Aid ACT helpline www.legalaidact.org.au	Legal Aid in relation to criminal law, family law and civil law matters.	1300 654 314

NSW	NSW Domestic Violence Helpline dcj.nsw.gov.au	24/7 family and domestic violence, sexual assault and kids help line.	1800 65 64 63
NSW	Legal Aid Law Access NSW www.legalaid.nsw.gov.au	Legal information and referral services for various types of legal matters including family and relationship issues.	1300 888 529
NT	Northern Territory Legal Aid Commission Helpline www.legalaid.nt.gov.au	Legal information and legal representation services	1800 019 343
QLD	DV Connect www.dvconnect.org	Counselling, transport, accommodation and referral services in relation to family, domestic and sexual violence.	1800 811 811
QLD	Legal Aid Queensland www.legalaid.qld.gov.au	Legal information and referral services for various types of legal matters including family and relationship issues.	1300 651 188
SA	Legal Services Commission of South Australia www.lsc.sa.gov.au	Legal Information and legal aid in relation to criminal law, family law and civil law matters.	1300 366 424
TAS	Family Violence Counselling and Support Service www.health.tas.gov.au	Information available on various family violence support services	1800 608 122
TAS	Legal Aid Commission of Tasmania www.legalaid.tas.gov.au	Legal information and referral services for various types of legal matters	1300 366 611
VIC	Safe steps www.safesteps.org.au	24/7 Family violence support services and information hotline	1800 015 188
VIC	Victoria legal Aid www.legalaid.vic.gov.au	Legal information and referral services for various types of legal matters	1300 792 387
WA	Domestic Violence Helpline www.wa.gov.au	Community support services for men and women experiencing domestic violence	1800 199 008

WA	Legal Aid WA www.legalaid.wa.gov.au	Legal information and referral services for various types of legal matters	1300 650 579
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10. Additional support

If you are experiencing language barriers or have difficulty understanding or communicating with us, you can access the following government support services to facilitate your communication with us or external support services listed above.

Organisation	Translating and Interpreting Services (TIS)
Information	This is a government service that supports translation and interpretation needs for individuals from a culturally and linguistically diverse backgrounds. Customers can contact TIS immediately, arrange pre-booked phone conversations and on-site conversations to be present during meetings and/or medical assessments.
Location	Australia Wide
Availability	24 hours a day, 7 days a week
Website	https://www.tisnational.gov.au/
Contact Number	131 450

Organisation	National Relay Service (NRS)
Information	This is a government service that supports individuals who are deaf, have hearing difficulties and challenges speaking on the telephone. Customers can engage the NRS Chat and Captions call function for additional means of communication to meet their needs.
Location	Australia Wide
Availability	24 hours a day, 7 days a week
Website	https://www.accesshub.gov.au/about-the-nrs/nrs-call-numbers-and-links
Contact Number	Voice: 1300 555 727 TTY: 133 677 SMS: 0423 677 767

11. Making a complaint

We are committed to providing exemplary client service. We really appreciate it when our clients let us know if they have a problem, complaint or feedback, so we can resolve the problem and ensure better client experience next time.

If you have a problem, complaint, or want to share additional feedback, with respect to our compliance with the family violence policy or the conduct of our employees, you can contact your assigned claim manager or directly notify us through the contact details below.

Organisation	EML Solutions Pty Ltd
Address	Level 3, 345 George Street, Sydney, NSW 2000
Email	info@eml.com.au
Website	www.eml.com.au/contact-us/feedback/
Contact Number	02 8251 9898, 1800 931 330 (toll free)

Complaints associated with a specific employee's conduct will be handled by a separate internal complaint manager.

Review our [Customer Complaint Brochure](#) for additional information.

12. Policy review schedule

The policy and associated internal processes will be reviewed biennially and as required to ensure compliance with industry guidelines, insurance codes of practice and associated legislation. Our review will ensure to examine and revise the following policy features and internal processes;

- Revise policy wording, process descriptions and external support service provider listings and contact details.
- Where processes and procedures referred to in the policy change, the policy will be updated.
- Ensure the revised version of the policy is available on our public website, reviewing policy distribution web links, ongoing customer accessibility and updating the review date specified on the policy rear cover page.
- Notify our employees of policy updates and where applicable provide revised training.

Ensure that this policy is practically operational for our employees and adequately servicing our customers.

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