

## SUPPORTING CUSTOMERS EXPERIENCING VULNERABILITY POLICY AND PROCEDURES

Our customers are people first, customers second.

We recognise that our customers may experience vulnerability at some point in their lives and we are committed to taking extra care with those customers who may be experiencing vulnerability and need our support.

### RECOGNISING VULNERABILITY

A person may experience vulnerability for a range of reasons including:

- Age
- Disability
- Cultural background
- Language or literacy barriers
- Financial hardship or distress
- Family and domestic violence
- Mental or physical health conditions
- Aboriginal or Torres Strait Islander Status
- Remote Location
- Other personal and financial circumstances causing significant detriment

A customer who experiences vulnerability at a particular time is more susceptible to disadvantage and may require extra care or support because of their unique needs or circumstances.

We acknowledge that some customers might not tell us directly when they are experiencing vulnerability, so when we deal with a customer we will always be receptive to information or signals which may indicate to us that the customer needs help.

Some of the signs of vulnerability include:

- Difficulty engaging or communicating a story/issue
- Agreeing to anything to end a telephone call or face to face discussion
- Higher anxiety levels and different needs
- Poor organisation skills
- Appearing to not have a lot of flexibility in their plans
- A changing description of their story as circumstances change

## TIP FOR IDENTIFYING VULNERABLE CUSTOMERS

There are a number of tools we can use to identify vulnerable customers. Two such tools are the CARE and BRUCE protocols which are detailed in the NIBA Identifying and Supporting Vulnerable client's Guide. The guide is accessible [here](#).

## DEALING WITH CUSTOMERS EXPERIENCING VULNERABILITY

When we deal with a person who is experiencing vulnerability we will:

- Be sensitive, compassionate and respectful
- Listen without judgment
- Do our best to communicate clearly
- Let the person know if we are aware of a particular external support service which is available for persons dealing with similar issues
- As we continue to deal with the person, be alert to potential changes in their circumstances which might mean they need more help
- Never take it upon ourselves to provide counselling to the person
- Where appropriate, make changes to the way we ordinarily deal with our customers to take account of the person's particular vulnerability
- Accommodate the person's reasonable request for assistance or support from third parties
- Where possible, ensure that the person deals with the same Honan team member who understands their particular vulnerability

For customers experiencing vulnerability as a result of family violence, we have a domestic and family violence policy on the [Honan website](#) which sets out the support we can offer in those circumstances.

Where we identify that a customer requires or may require an interpreter or other assistance communicating, we will refer the customer to an interpreter service or other service to assist with communication. We will also allow a friend or family member of the customer to provide assistance with communication with the prior consent of our customer.

## RECORDING INFORMATION

When we communicate with vulnerable customers, we will record information regarding a customer's vulnerability securely and take accurate notes. This reduces the need for customers to repeatedly disclose information relating to their vulnerability.

We will ensure that customers are made aware of how their information is recorded, used and stored. We will always seek consent from the customer to share this information with Insurers.

## EXTERNAL SUPPORT SERVICES FOR CUSTOMERS EXPERIENCING VULNERABILITY

There are a number of free external services which offer support to people who are experiencing vulnerability. Details of external support services for people experiencing family violence are also listed in our domestic and family violence policy available on the [Honan website](#).

### SUPPORT SERVICES

### CONTACT NUMBER AND INFORMATION

Emergency

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1800RESPECT

TheNationalSexualAssault &  
DomesticFamilyViolence

CounsellingService

1800 737 732

A telephone helpline, information and support service - 24/7.

Also, a free advice and counselling line for professionals responding to domestic violence.

SafeSteps

1800 015 188

A family violence response service for women and children. Provide information on specific family violence support services, legal rights and accommodation options - 24/7.

Elizabeth MorganHouse  
AboriginalWomenFamily  
ViolenceServices

03 9482 5744

Crisis accommodation and supports for Aboriginal women and spouses of Aboriginal men.

TheLookout

[www.thelookout.org.au/sector-info/service-directory](http://www.thelookout.org.au/sector-info/service-directory)

An online regional service directory and resources aimed at preventing and responding to family violence.

WIRE- Women's  
Information & Referral  
Exchange

1300 134 130

Provide free and confidential support, information and referrals on any issues, for Victorian women.

Lifeline

13 11 14

Lifeline is a national charity providing crisis support and suicide prevention services - 24/7.

SuicideCallBackService

1300 659 467

Provides professional counselling for people feeling suicidal or people worried about someone else at risk of suicide - 24/7.

Men'sLineAustralia

1300 78 99 78

MensLine Australia is a professional telephone and online support and information service for Australian men - 24/7.

KidsHelp Line

1800 551 800

Support and information for children up to age 25 - 24/7.

InTouchMulticulturalCentre  
AgainstFamilyViolence

1800 755 988

Statewide provision of services, programs and responses to family violence in CALD communities.

Beyond Blue

1300 224 636

Raising awareness and working towards reducing the impact of anxiety, depression and suicide. Empowering people to seek supporting.

NationalDisabilityAbuse &  
NeglectHotline

1800 880 052

An Australia-wide telephone hotline for reporting abuse and neglect of people with disability - 24/7.

NationalDebt Hotline

1800 007 007

Offer free information and advocate for extreme financial circumstances - 24/7.

National Relay Service

1800 555 660

Assists those who are deaf, hard of hearing and/or have speech impairment to communicate with voice callers.

Translating & Interpreting  
Services

1800 131 450

Provides access to phone and on-site interpreting services in over 150 languages.