

FAMILY VIOLENCE, SUPPORTING VULNERABLE CUSTOMERS AND FINANCIAL HARDSHIP POLICY

APRIL 2026

This **Family Violence, Supporting Vulnerable Clients and Financial Hardship Policy (Policy)** has been developed to comply with **National Insurance Brokers Association (NIBA) Insurance Brokers Code of Practice (the Code)** and sets out how **Specialist Risk Group Australia Pty Ltd** identifies and supports vulnerable Clients, including those affected by Financial Hardship and Family Violence.

For the purposes of this Policy, any reference to "Clients" includes clients of **Specialist Risk Group Australia Pty Ltd** as well as any other individual entitled to Financial Hardship support under the Code. This could include individuals who we are seeking to recover money from as we believe they have caused damage to an insured Client.

Specialist Risk Group Australia Pty Ltd is committed to exercising greater care when dealing with vulnerable Clients. A person may be vulnerable due to a range of factors, including age, disability, mental health conditions, physical health conditions, family violence, language barriers, cultural background, Aboriginal or Torres Strait Islander status, remote location, or financial distress.

Policy Statement

Specialist Risk Group Australia Pty Ltd has a long-standing commitment to conducting its business with honesty and integrity and remains committed to full compliance with the Code and informing Clients, employees, distributors and service suppliers about information and assistance available to vulnerable people.

This policy and the **Specialist Risk Group Australia Pty Ltd** internal policy and training programs assist employees to:

- Identify and understand if a Client may be vulnerable;
- Determine how best, and to what extent, they can support a vulnerable Client;
- Take account of a Client's particular needs or vulnerability; and
- Engage with a vulnerable Client with sensitivity, dignity, respect and compassion.
This may include arranging additional support and referring the Client to specialised people or services.

Specialist Risk Group Australia Pty Ltd may need to be flexible and vary the approach based on individual circumstances, including providing more personalised support to help navigate our processes and working within any processes and procedures set by our security partners.

Family Violence

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" (Family Law Act 1975 (Cth), section 4AB).

Specialist Risk Group Australia Pty Ltd recognises that Family Violence is unacceptable in any relationship and Clients experiencing Family Violence will be treated with dignity and respect. The aim of this Policy is to ensure that whenever Family Violence is identified or suspected, the safety of the Client and their family is the highest priority.

Assisting Clients

Specialist Risk Group Australia Pty Ltd can assist vulnerable Clients, 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.

In circumstances where the issue is complex or unable to be dealt with by the primary person who took the call, it is to be immediately referred to the **Compliance Team** for consideration. The Client must be informed of this action

Third Parties

If **Specialist Risk Group Australia Pty Ltd** is advised or identifies that a client or potential client requires support from a third party (e.g., lawyer, interpreter, or friend), we will make reasonable accommodations to allow for this.

Financial Hardship

Financial Hardship occurs when Clients experience difficulty in meeting their financial obligations to **Specialist Risk Group Australia Pty Ltd**. The support offered does not include support with paying the premiums under an insurance policy issued.

If a Client informs **Specialist Risk Group Australia Pty Ltd**, or we identify, that they are experiencing Financial Hardship, we will provide them with, if appropriate, contact details for the **National Debt Helpline 1800 007 007**.

Training

Training is tailored to all employee roles and the degree of contact they have with Clients. **Specialist Risk Group Australia Pty Ltd** aims to ensure that all employees receive ongoing training so that they:

- Are aware of internal policies and procedures when engaging with vulnerable Clients;
- Identify vulnerable Clients, including those affected by Family Violence;
- Deal appropriately and sensitively with vulnerable Clients; and
- Apply the Family Violence & Supporting Vulnerable Clients policy relevant to their role.

Reporting

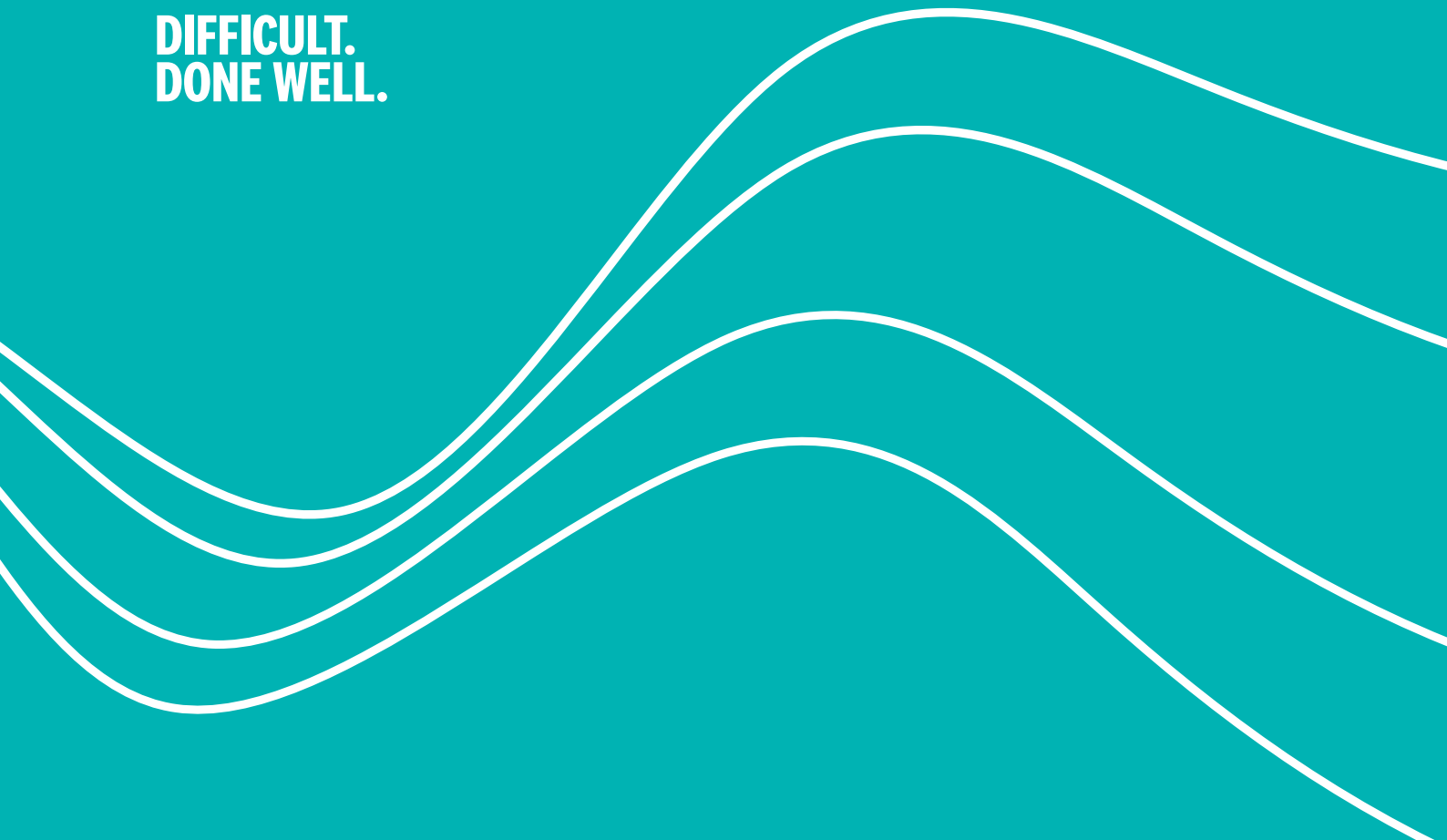
Any notification of Vulnerability or Financial Hardship received by a member of staff must be reported to the **Compliance Team**:

- **Email:** contact@au.specialistrisk.com
- **Phone:** 1300 293 013

Support Services and Resources

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 for people experiencing anxiety or depression.
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 and referral service for men with family and relationship issues.
National Debt Helpline	1800 007 007	ndh.org.au	Free, confidential financial counselling to assist people in financial difficulty.

**DIFFICULT.
DONE WELL.**



CONTACT US

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