

FSC Life Insurance Family and Domestic Violence Policy

About

Australia's Life Insurance companies are a financial security bedrock to many Australians. Life Insurance, either provided through superannuation or directly, is a security safety net that Australian families expect to rely on when death, disease or disability happens.

The FSC and its members recognise this as well as the intertwined role life insurance has within a family and domestic context. To ensure that Life Insurance continues to be a financial security bedrock, the FSC has developed this Policy for our members to provide surety and security to all Australians who experience family and domestic violence and who have, or are impacted by, a life insurance product.

What is Family and Domestic 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"¹ but it can also mean much more than physical violence. It can include emotional abuse, psychological abuse, sexual abuse, financial or economic abuse in a family context as well as all of these factors within a domestic context.

What is a Family and Domestic Member?

Family and Domestic member can mean:

- a spouse, de facto partner, child, parent, grandparent, grandchild or sibling of a person;
- a child, parent, grandparent, grandchild or sibling of a spouse or de facto partner of a person;
- a person related to a person according to Aboriginal or Torres Strait Islander kinship rules.

A reference to a spouse or de facto partner in the definition of family member includes a former spouse or de facto partner.

Importantly, a family member includes a person related to another person according to Aboriginal or Torres Strait Islander kinship rules.

Family and Domestic Violence and Life Insurers

This guide is for organisations that agree to be bound by the Life Insurance Code of Practice (the Code). The Code requires them to have internal policies and training to understand and decide how best to support customers and others who experience family and domestic violence, and to have a publicly available policy about how they will support affected customers.

Commitment

Each insurer should develop and implement a customer focussed family and domestic violence policy that covers the following areas:

- a. making sure that safety is paramount for customers affected by family and domestic violence through the protection of private and confidential information. These measures include taking the customer's reasonable

¹ Family Law Act 1975 (Cth), section 4AB

- communication preferences into account with mechanisms to ensure adherence to these and using technology to improve customer safety
- b. training to ensure employees are equipped to respond appropriately to customers affected by family and domestic violence. This includes enabling early recognition of customers who are affected by family and domestic violence
 - c. minimising the number of times a customer affected by family and domestic violence needs to disclose information about their abuse
 - d. promoting, enabling and arranging access to financial hardship help
 - e. informing customers and employees directly and regularly with updated online and printed material about information and assistance available to customers experiencing family and domestic violence
 - f. referring customers and employees to specialist support services; and
 - g. supporting employees who:
 - a. are affected by family and domestic violence, and/or
 - b. experience vicarious trauma after serving affected customers or assisting affected colleagues
 - h. Commitment to the customer that their family and domestic violence situation will have no adverse effect on their claim if applicable
 - i. taking family and domestic violence into consideration when designing products
 - j. outlining a complaints procedure for customers to lodge any complaints with respect to compliance with the customer family and domestic violence policy
 - k. regular monitoring of the customer family and domestic violence policy, its associated procedures, and how it is working in practice in support of customers experiencing family and domestic violence

Note - This guide does not bind insurers. Nor does it have legal force. Complying with the guide is voluntary.