

## Introduction

Elkington Bishop Molineaux Insurance Brokers Pty Ltd (EBM) is committed to the highest standards of compliance with applicable financial hardship and family violence obligations.

The EBM Financial Hardship and Family Violence Policy outlines how EBM will support customers that experience family violence, financial hardship or other vulnerabilities that may require additional assistance.

This policy supports the Insurance Council Code of Conduct which requires insurers and insurance brokers acting on insurer's behalf under the binder to have internal policies and training appropriate to employees' roles to assist them with understanding and supporting our retail insurance clients who need extra support.

CoverLink Pty Ltd ABN 49 148 219 461 is our related company and an Authorised Representative. EBM have authorised CoverLink to act as our authorised representative (Authorised Representative Number 437921). We have a binding authority from various Lloyd's of London insurers and local Australian insurers, and we have delegated the binding agreement to CoverLink to underwrite, price, accept and administer insurance policies and claims.

EBM and Coverlink will offer understanding, care and compassion to those in difficult situations. Our staff are trained to understand if a client is vulnerable, take into account a client's needs, engage with sensitivity and respect and decide how to best respond.

We seek to follow best practice where appropriate and provide support to our clients affected by financial hardship and family violence. If you are going through a personal experience that gives rise to unique needs, EBM may be able to provide extra support.

Extra support could be provided if you are facing:

- financial hardship
- language barriers
- literacy barriers
- family violence, and/or
- illness.

If you are facing any of these hardships and require extra support, we encourage you to advise us, so we can work with you to discuss your situation and the options available to support you. Please call us on 1300 755 112 or email us at [ebm@ebm.com.au](mailto:ebm@ebm.com.au).

These situations can arise from a range of factors including age, disability, mental and physical health conditions, violence, cultural background, remote location, or financial distress.

## Financial hardship

We want to help if you are going through unexpected financial hardship.

### What is financial hardship?

In relation to EBM and the clients we work with, hardship typically relates to:

- Clients having difficulty meeting their financial obligations to EBM (e.g. they may be having trouble paying their annual premium). If this is you, there may be other options

available to help you get on top of your payment and maintain your insurance. This includes premium funding. While premium funding may cost more in the long run, it means you can reduce the amount you pay upfront and stay insured by paying only part of your premium in periodic instalments (usually monthly).

- An event that caused a client to make a claim under their policy, also caused the same client to be in urgent financial need of the settlement amount they are entitled to under their policy.

We want to help if you are facing financial difficulty.

## **How does someone fall into financial hardship?**

Sometimes the unexpected happens. Anyone can fall into financial hardship as a result of a job loss, unexpected bills, an illness or disability. There are a wide range of different situations, so even if your circumstances are different to the ones we have listed, let us know as we might be able to help.

## **Are there free services that may be able to help me with financial hardship?**

Free, confidential, independent financial advice is available via **Financial Counselling Australia** and through the national financial counselling hotline 1800 007 007.

## **How is a request for financial hardship assessed?**

EBM has internal policies to help our team members identify if you are experiencing financial hardships and decide on how best to support you.

If you tell us, or we identify, that you are experiencing financial hardship we may need to consider reasonable evidence, such as:

- evidence of serious illness that prevents you from earning income
- evidence of a disability, including a disability caused by mental illness
- if you are a Centrelink client, your Centrelink statements. and
- evidence of your unemployment.

We may request information from you if it is reasonably necessary for us to assess your application for financial hardship support. If we require additional information, we will ensure that we let you know as early as possible. We will advise you of the outcome of the request in writing within 21 calendar days from the date of our request unless we have agreed to a different timeframe or have asked you to provide us with more information.

## **What happens to any monies owed to EBM while being assessed for financial hardship?**

While EBM is assessing the situation, if we are taking action to recover an amount from you, we will put that action on hold if we identify that you are experiencing financial hardship, or if you ask us for financial hardship support in relation to that amount.

## Financial hardship support arrangements

Once financial hardship support is deemed applicable, we will work to implement an arrangement that could include any one or more of the following:

- delaying the date on which the payment must be made
- paying us in instalments – we will not refuse a reasonable request to pay the amount owed in instalments
- pay a reduced lump sum amount
- delaying one or more instalment payments for an agreed period
- deducting the excess from the claim amount we pay.

The agreed arrangement will be confirmed in writing.

## Releasing debt

As part of providing financial hardship support, a debt or obligation may be discharged or waived. If applicable, any financial institution with an interest in the insurance policy can be advised as part of the process. Any arrangements will be confirmed in writing.

## If you are not entitled to Financial hardship support

If circumstances change, it is possible to re-apply for Financial hardship support in relation to the amount owed.

## Family Violence (including domestic and financial abuse)

### Are you struggling financially as a result of family violence? We want to help you.

EBM is committed to providing support to our clients affected by family and domestic violence.

We believe in treating our customers with respect, empathy and in a non-judgmental manner and are committed to managing clients experiencing family violence with sensitivity and the utmost consideration to their security and individual financial circumstances. We aim to provide clients affected with entitlements to safe, supportive, timely and flexible assistance.

### What is family violence?

Family violence is “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.” (from Family Law Act 1976 (CTH), section 4AB).

Family violence includes physical violence, emotional abuse, sexual abuse, financial or economic abuse and damage to property.

### Family violence impacting ability to pay premium

#### If you are in immediate danger, you should call 000.

Family violence is a very complex and personal issue, and it is not always easy to talk about it. If you are comfortable in doing so, we are committed to having a conversation with you about how we can support you through this difficult time.

Here are some other ways to contact us:

- Phone 1300 755 112
- Email enquiries: [ebm@ebm.com.au](mailto:ebm@ebm.com.au)
- Visit <https://www.ebminsure.com.au/pages/contact-us.php> and use our enquiry form
- Send a letter to our office.

## What options are available in these situations?

If facing financial hardship because of family violence, different options for payment, including premium funding are available.

## When should EBM be advised of the situation?

As soon as it is recognised the situation has an impact on the ability to make insurance payments, and when comfortable sharing the experience.

## Privacy

Any information provided will be treated in the strictest of confidence. If a joint policy holder is the perpetrator of the family violence, the information provided will never be disclosed to the other party.

## Family violence and claims

EBM aims to make the claims process as seamless as possible for all clients (including those who need extra support). In these situations, it will be handled with extra care and flexibility. If a family violence situation is known, this is how help may be provided:

- We listen and decide how to best respond and provide support where possible.
- If the client and the perpetrator are joint policyholders, communication will be kept private and not shared with the other party.

## Training

EBM is committed to providing appropriate training relevant to team members and business partners who:

- engage with clients, and
- are responsible for the development of products, processes, and systems.

Training considers the nature of consequences of family violence; how to identify the signs of family violence; how to engage effectively and appropriately with affected customers and how to apply this policy.

We review and update our training regularly and as required. We are a people driven business and we want to support our customers who need it most.

## Where do I go for more information?

There are many organisations that are ready and willing to support those in family violence and financial hardship situations. To support our clients, we have provided you with the list below.

### Emergency

In an emergency, victims, or those witnessing violence should call the police on 000.

### Family violence support

**1800RESPECT** – A national family violence and sexual assault service 24 hours a day, 7 days a week. Call 1800 737 732 or go to: [www.1800respect.org.au/](http://www.1800respect.org.au/)

**Centrelink** – Provides payments, social work counselling and third-party referrals. Centrelink also provides crisis payments for victims of domestic violence or other extreme circumstance who have left their home and cannot return. Go to: [www.humanservices.gov.au](http://www.humanservices.gov.au)

**Family Relationship Advice Line** – Information and advice on family relationship issues and parenting arrangements after separation, 8 am-8 pm Monday to Friday, 10 am-4 pm Saturday. Call 1800 050 321.

**Lifeline** – Provides crisis support services, 24 hours a day, 7 days a week. Call: 131 114.

**Relationships Australia** provides support groups and counselling on relationships, and for abusive and abused partners. To be connected to the nearest Relationships Australia, call 1300 364 277.

**The Victims Access Line** provides free counselling and financial assistance for victims of crime. Call 1800 633 063.

**Aboriginal Family Domestic Violence Hotline** – Provides support, information, and counselling for Aboriginal and Torres Strait Islanders. Call: 1800 019 123.

### Legal support

**Legal Aid** – Can provide advice on intervention orders, family law and civil / credit and debt matters. Find a legal aid commission at [www.nationallegalaid.org/](http://www.nationallegalaid.org/)

**Community Legal Centres (CLC)** – Can provide advice on AVOs, family law and credit and debt / financial counselling and other generalists civil law advice. Find a local CLC at [www.naclc.org.au/](http://www.naclc.org.au/)

**Women's Legal Service Australia** – Provides face-to-face legal advice through outreach services and runs a partnership to provide family law advice through Family Relationship Centres. [www.wlsa.org.au/](http://www.wlsa.org.au/) or [www.familyrelationships.gov.au/](http://www.familyrelationships.gov.au/)

These websites have a 'search for referral by postcode' function which directs clients to relevant local services.

## Financial information

**Financial Counselling Australia** – You can talk on the phone to a financial counsellor from anywhere in Australia by ringing 1800 007 007 (minimum opening hours are 9.30 am – 4.30pm Monday to Friday) or go to: [www.financialcounsellingaustralia.org.au/Home](http://www.financialcounsellingaustralia.org.au/Home)

**MoneySmart** – Created by ASIC (Australian Securities and Investment Commission) so you can get guidance on general financial matters as well as specific information on protecting your money and yourself from financial abuse.  
[www.moneysmart.gov.au/life-events-andyou/families/financial-abuse](http://www.moneysmart.gov.au/life-events-andyou/families/financial-abuse)

## Local Support

- QLD – DV Connect Crisis Support – 1800 811 811 (24/7)
- NSW – Domestic Violence Line – 1800 656 463 or 1800 671 442 (24/7)
- ACT – Domestic Violence Crisis Service – 02 6280 0900 (24/7)
- VIC – Safe Steps Family Violence Response Centre (24/7)
- TAS – Family Response and Referral Line – 1800 633 937 (24/7)
- NT – Domestic Violence Crisis Line – 1800 019 116 (24/7)
- SA – Women’s Safety Services – 1800 800 098 (24/7)
- WA – Women’s Domestic Violence Helpline – 1800 007 339 (24/7)

## Legal and Financial Support

- National Debt Helpline – 1800 007 007
- Legal Aid QLD – 1300 651 188
- Legal Aid NSW – 1300 888 259
- Legal Aid VIC – 1300 792 387
- Legal Aid Commission of Tasmania – 1300 366 611
- Northern Territory Legal Aid Commission – 1800 019 343
- Legal Services Commission of SA – 1300 366 424
- Legal Aid WA – 1300 650 579

**Community Legal Centres (CLC)** – Can provide advice on Apprehended Violence Orders (AVOs), family law, credit and debt financial counselling and other generalists civil law advice. Find a local CLC at [www.naclc.org.au/](http://www.naclc.org.au/)

## Support for Children

**Child Protection Helpline** – 132 111

**Kids Helpline** - Free, private and confidential, telephone and online counselling service specifically for young people aged between 5 and 25 in Australia. Call 1800 551 800.

**Australian Childhood Foundation** - Counselling for children and young people affected by abuse. Call 1800 176 453 / 03 9874 3922.

## Support for Men

**Mensline Australia** - provides a free service offering national telephone and online support, information and referrals for men with family and relationship concerns. Call 1300 789 978.

## **Interpreter services Translating and Interpreting Service (TIS)**

Provides an interpreting service for people who do not speak English and for agencies and businesses that need to communicate with their non-English speaking clients.

Go to: <https://www.tisnational.gov.au/en/About-TIS-National>

## **Hearing Impairment Services**

If you are deaf and/or find it hard hearing or speaking with people who use a phone, the [National Relay Service \(NRS\)](#) can help you.

**Voice Relay number** 1300 555 727

**TTY number** 133 677

**SMS relay number** 0423 677 767