



# YDR Family Violence Policy

## Introduction

This Policy outlines YDR Chartered Loss Adjuster's approach to managing vulnerable customers affected by Family Violence.

YDR seeks to minimise impact to individuals and their families by providing support and practical assistance to those affected by family violence.

In this policy, YDR considers 'family violence' 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"*, consistent with the Family Law Act 1975.

Family violence is not limited to physical instances of violence and may also include, emotional, psychological, financial/economic, sexual abuse and threats of abuse. Family violence can include damage to property and animals. Customers affected by family violence fall within a broader class of 'vulnerable customers'

## YDR's priorities in managing customers affected by Family Violence

YDR's priorities are:

- The fair and sensitive treatment of individuals affected by family violence, ensuring they are treated with dignity and respect.
- The decisions made consider the safety of the individual and their family.
  - The provision of support to our staff who are dealing with, or may deal with, sensitive cases, including individuals affected by family violence.

## Management of situations where family violence is identified or suspected

YDR will:

- Take additional care when dealing with individuals affected by family violence and provide additional support and assistance in connection with the provision of insurance services, where reasonable.
- Not require evidence of an intervention order to trigger the requirements of the family violence policy. Someone self-identifying as being affected by family violence will be treated in accordance with the policy without further evidence being required.

- Treat all information about an individual affected by family violence as sensitive and will take measures to ensure the information is kept confidential.
- Engage with the individual to discuss safe ways to communicate and record these communication methods on the individual's file.
- Engage with the individual to determine if communication should involve the individual's financial counsellor, lawyer, community services or social work, legal aid officer or family violence specialist.
- Where reasonable, minimise the information that an individual is required to provide and the number of times an individual is required to disclose the same information, noting that they may not have access to their personal information, records and documents.
- Where possible, provide individuals with consistency in speaking to one staff member, or a single pathway to a Vulnerability Specialist.
- Encourage persons experiencing family violence to notify both YDR and their insurer of that fact via relevant correspondence such as phone calls, emails or in writing.
- Ask an individual who self-identifies as being affected by family violence what their financial situation is, to determine whether they are also experiencing financial hardship.
- Refer them to specialist, external family violence and financial hardship services, as appropriate.
- Provide vulnerable persons training to all staff, including Family Violence training.
- Refer the individuals to the Vulnerability Specialists at the insurer to support vulnerable persons and provide an escalation pathway.
- Provide support to YDR staff affected by family violence or who are affected by dealing with vulnerable persons through an employee assistance line, line management or human resources discussions, training, and the provision of resource documents.
- Provide a copy of the public Family Violence Policy to a customer upon request.

If a customer is dissatisfied with YDR's management of their vulnerability, they can lodge a complaint. YDR will provide information about the complaint management process on their website.