



Family Violence Policy

**nib Travel Services (Australia) Pty Limited ABN 81 115 932 173
and all related entities within the nib Travel Group (“nib”)**

Dated June 2020

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1. Introduction

1.1. Company's commitment to customer safety

nib is committed to ensuring the safety of our customers by providing the appropriate tools to our employees so they can better identify and support those who are affected by family violence.

1.2. Purpose of this policy

The purpose of this policy is to assist in the recognition of family violence and financial hardship. Our employees play a role in first identifying that a customer is experiencing or perpetrating family violence.

1.3. Application of this policy

Our Family Violence Policy applies to Directors, officers, the Senior Executive team and all employees of any entity within the nib Travel Group in Australia and the Philippines ("**employees**").

2. Training

nib provides appropriate training to all our employees and service suppliers who:

- Engage with customers; and
- Those managing employees who engage with customers.

Our training considers the consequences of family violence, how to identify those affected or engaged in family violence and how to provide assistance to those identified.

We review and update our training regularly and as required

3. Appropriate and sensitive claims handling processes

Where a claim is made by a customer that we identify is affected by family violence, we will handle their claim with sensitivity, flexibility, empathy and care.

nib has developed processes to support customers in such scenarios, ensuring the process of making a claim is clearly and transparently explained, having specialist employees available with adequate authority to make decisions.

If the claim is identified as requiring an outcome outside of our standard processing times, nib has a documented Fast Track process where:

- Our system will be flagged that the claim is a sensitive case and that it requires fast track assessment and will include information such as the customers preferred contact method/s and if they are experiencing financial hardship (refer to section 4)
- Case managers of our claims team with appropriate authority and skillsets will assess the claim ahead of other claims in our system, based on its merits and the documentation provided
- If further information is required to support the claim the same case manager, wherever possible, will contact the customer as soon as practically possible via their preferred contact method whilst minimising the need for a customer to repeat disclosures related to family violence
- The outcome of the assessment will be communicated to the customer and any payments will be processed to the appropriate person or persons
- Note that if any investigation is required, nib will ensure that the investigator/s

involved will be appropriately trained under the investigation standards of the Code

4. Financial hardship

Where financial hardship is identified nib will also fast track the request and provide appropriate support and judgement in the assessment of a claim, or of a collection or recovery.

If a customer identifies that they are affected by family violence, nib will sensitively inquire about their financial situation to determine financial hardship. nib has documented financial hardship processes where the Fast Track process, outlined in section 3, is followed.

4.1. Recoveries

Any recoveries from third parties will be handled sensitively and will be expedited where possible. If applicable, we will obtain the permission of the customer.

5. Employee support

nib provides support for employees in line with our Domestic Violence Guidelines and encourages employees to talk with their supervisor, manager or a People and Culture representative. A free Employee Assistance Program (EAP) is available to all employees and their immediate family. EAP provides confidential counselling for personal, family or work issues that are impacting on your well-being or quality of life. Our EAP service is provided by Assure Programs. Assure offer a highly professional global counselling service to nib Group employees at locations around the world.

5.1. Accessing EAP

Employees can access EAP 24 hours a day, 7 days a week by referring to the EAP contact information via nib's intranet. EAP sessions can be held either over the phone and via digital channels such as Zoom and Skype.

6. Information and assistance

nib encourage you to tell us about any vulnerability you may have. If you tell us that due to a vulnerability you need additional assistance or support, we will work with you and try to find a suitable, sensitive and compassionate way for us to proceed.

For further assistance with family violence please contact one of the following support services

1800RESPECT

1800 737 732

24 hour national sexual assault, family and domestic violence counselling line for any Australian who has experienced, or is at risk of, family and domestic violence and/or sexual assault.

Men's Referral Service

1300 766 491

This service from No to Violence offers assistance, information and counselling to help men who use family violence.

Lifeline

13 11 14

Lifeline has a national number who can help put you in contact with a crisis service in your State. Anyone across Australia experiencing a personal crisis or thinking about suicide can call 13 11 14.

Aboriginal Family Domestic Violence Hotline

1800 019 123

Victims Services has a dedicated contact line for Aboriginal victims of crime who would like information on victims' rights, how to access counselling and financial assistance.

Relationships Australia

1300 364 277 (for the cost of a local call)

A leading provider of relationship support services for individuals, families and communities with the aim to support all people in Australia to achieve positive and respectful relationships.

Suicide Call Back Service

1300 659 467

Free counselling 24/7, whether you're feeling suicidal, are worried about someone else, or have lost someone to suicide.

Australian Childhood Foundation

1800 176 453 / 03 9874 3922

Counselling for children and young people affected by abuse.

National Disability Abuse and Neglect Hotline

1800 880 052

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

7. Protecting private and confidential information

nib is committed to protecting our customers and employees privacy (and any personal information we collect from individuals). For more information on how we collect, use, store and disclose of your personal information, please read the nib Group Privacy Policy available at <https://www.nib.com.au/docs/privacy-policy>.

8. Review and publication of this policy

This policy will be reviewed every two years to ensure it remains consistent with General Insurance Code of Practice requirements, as well as the changing nature of the organisation.

Policy Owner: nib Traveller Services

Approved By: nib Travel Chief Executive Officer

Last Updated: June 2020