



Family Violence Policy

Purpose

This policy outlines Star Insurance Solutions Pty Ltd's ("Star") commitment to support clients affected by family violence with sensitivity, respect, dignity, and compassion. We aim to ensure their safety and consider their unique needs, including any financial hardship they may face.

We will:

- Treat you with respect, dignity, and compassion, using discretion and sensitivity in all interactions.
- Prioritise the safety of anyone affected by family violence.
- Assist in accessing support services whenever possible.
- Address financial hardship with empathy.
- Offer contact information for services and specialists trained to assist with complex personal circumstances.

Sharing Your Situation with Us

If you feel comfortable discussing your circumstances with us during a call, we encourage you to do so. This will allow us to provide appropriate support. We will handle your case with flexibility and care in situations where:

- You and the alleged perpetrator are joint policyholders, or
- The alleged perpetrator is responsible for or involved in the issue at hand, such as property damage related to the claim.

We will not ask you to:

- Directly contact the alleged perpetrator, or
- Report the alleged perpetrator to the police unless you feel comfortable doing so.

Definitions

- **"Customer, you, your"**: Refers to insured individuals, third-party beneficiaries, potential customers, or individuals from whom Star is seeking recovery of funds.
- **"Family Violence"**: Violent, threatening, or coercive behaviour by a person toward a family member, causing fear or control, as defined by Section 4AB of the Family Law Act 1975 (Cth). This includes:
 - Physical violence
 - Emotional or psychological abuse
 - Sexual abuse
 - Financial or economic abuse
 - Property damage
- **"We, us, our"**: Refers to Star Insurance Solutions.

Awareness and Training

Star employees likely to interact with clients in vulnerable situations receive training to identify and support clients affected by family violence. Our goal is to:

- Identify vulnerable clients and provide compassionate support.
- Respect clients' privacy, confidentiality, and personal information.
- Engage with sensitivity and offer suitable assistance, such as referrals to trained specialists.
- Continually review and improve training as needed.

Support and Assistance

When we become aware of a family violence situation, we will, with your consent, make a note of it to minimise the need for repeated disclosures. We may ask questions to ensure it is safe for you to proceed with the call and discuss preferred communication methods, including:

- Contacting a nominated support person (e.g., lawyer, counsellor, interpreter, relative, or friend).
- Choosing a safe time and method to communicate.
- Respecting preferences regarding phone messages, emails, or postal mail.
- Accommodating requests to speak with an employee of a specific gender when feasible.

Star is dedicated to:

- Ensuring employees are aware of the resources available to help clients affected by family violence.
- Providing training to foster sensitivity in conversations with affected clients and encourage escalation to senior team members as needed.
- Maintaining secure and confidential claims handling processes.
- Supporting employees in their interactions with vulnerable clients.

External Support Services

If you are experiencing family or domestic violence, support is available through the following free services:

- **1800RESPECT:** www.1800respect.org.au | 1800 737 732 (24/7) — Counselling for those at risk of family/domestic violence.
- **NSW Domestic Violence Line:** www.facs.nsw.gov.au | 1800 656 463 (24/7) — Crisis counselling for women.
- **Lifeline:** www.lifeline.org.au | 13 11 14 — National 24/7 crisis support and suicide prevention.
- **Relationships Australia:** www.relationships.org.au | 1300 364 277 — Support for respectful relationships.
- **Men's Line Australia:** www.mensline.org.au | 1300 789 978 — 24/7 support for men dealing with family and relationship challenges.
- **ACON:** www.acon.org.au | (02) 9206 2000 — LGBTI health organization for family and domestic violence support.

This policy reflects Star Insurance Solutions' commitment to providing support and understanding to those affected by family violence.