

## Family Violence and Supporting Vulnerable Customers

Knose Financial Services Pty Ltd ABN 47 617 346 353, AFSL 500768 ('Knose')

**Effective date** 14 April 2021

Family violence is a complex issue that is present throughout our communities. Knose is committed to supporting people affected by family violence and treating them with the utmost dignity and respect.

We recognise that family violence means much more than physical violence. It includes emotional abuse, psychological abuse, sexual abuse, financial or economic abuse and damage to property.

Our priority is to ensure that whenever family violence is identified or suspected, the safety of the customer affected by family violence and their family is protected and we are committed to supporting you.

### Helping customers

We will be flexible and vary our approach based on customers' individual circumstances, including providing personalised support.

Knose can assist customers experiencing family violence by:

- ensuring safe and confidential communication in light of individual circumstances;
- helping to set up new insurance policies;
- helping to arrange access to financial hardship assistance;
- referral to specialist support services.

### Our employees

Our employees and third-party providers are trained so that they can deal appropriately and sensitively with customers affected by family violence.

We are committed to training our employees to help them:

- understand if a customer may be vulnerable;
- determine how best to support a vulnerable customer;
- take account of a customer's particular needs or vulnerability; and engage with a vulnerable customer with sensitivity, dignity, respect and compassion. This may include arranging additional support and referral to specialised people or services.

### Service Suppliers

Knose will ensure that our service suppliers who deal directly with customers are also trained to deal appropriately with cases of family violence.

### Privacy

We recognise that ensuring customers' personal information is kept private and secure is essential in family violence situations. At all times, we will ensure customers' personal and sensitive information is treated with confidentiality. For further information please refer to our [Privacy Policy](#).

### Support Services

Agency	Phone	Website	Services available
1800 RESPECT	1800 737 732	<a href="http://1800respect.org.au">1800respect.org.au</a>	National 24-hour Domestic & Family Violence and Sexual Assault Line.
Beyond Blue	1300 224 636	<a href="http://beyondblue.org.au">beyondblue.org.au</a>	24/7 support to people experiencing anxiety or depression.
Lifeline	13 11 14	<a href="http://lifeline.org.au">lifeline.org.au</a>	24/7 counselling & referral service for people in a crisis situation.
MENSLINE	1300 789 978	<a href="http://mensline.org.au">mensline.org.au</a>	24/7 support, information and referral service for men with family and relationship issues.
National Association of Community Legal Centres		<a href="http://naccl.org.au">naccl.org.au</a>	An independent not-for-profit community organisation that provides legal and related services to the public, focusing on the disadvantaged and people with special needs.
National Debt Hotline	1800 007 007	<a href="http://ndh.org.au">ndh.org.au</a>	National Debt Hotline

This policy was prepared on 14 April 2021

© Knose Financial Services Pty Ltd 2020

Knose Financial Services Pty Ltd (ABN 38 620 795 735, AR 1275755) ('Knose') distributes Knose Pet Insurance as an authorised representative of Blend Insurance Solutions Pty Ltd (ABN 47 617 346 353, AFSL 500768) ('Blend')

Blend is an underwriting agency and acts as agent under a binding authority for the Australian branch of Allied World Assurance Company, Ltd (ABN 54 163 304 907).