

Supporting Customers Experiencing Vulnerability

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| PURPOSE | HCF recognises that customers may face a range of circumstances that can cause vulnerability. These Guidelines are part of our commitment to assisting customers experiencing vulnerability, engaging with these customers with empathy, compassion, respect, and providing support where appropriate in a dignified manner. | |
| WHO IT COVERS | <p>These Guidelines cover customers who may experience vulnerability due to a range of factors not limited to age, disability, injury, a mental health condition, physical health condition, language barriers, literacy barriers, cultural background, remote location, Aboriginal or Torres Strait Islander status family violence, suicidality or suicidal behaviours or financial distress.</p> <p>HCF recognises that although customers may identify with the range of circumstances listed above, they may not necessarily be in a vulnerable state.</p> | |
| OUR COMMITMENT | HCF is committed to taking extra care to support vulnerable customers and ensure that our dealings with them do not cause further distress or harm, but rather provide a positive experience while endeavouring to make sure that customers are not disadvantaged. HCF's commitment is to assist and support these customers (and their family, carer, or support person) with empathy, compassion and respect, and provide an environment where customers are encouraged to advise our staff of their specific circumstance. | |
| OUR SERVICING APPROACH | <p>HCF acknowledges that we may be unable to identify some customers' vulnerability or circumstances, unless they expressly tell us. However, it's important that HCF employees are aware of potential signs that the person we are engaging with may not have the ability to make an informed decision regarding the information we are providing them. In certain circumstances, we may need to help aid, support, and provide access to information on external support services.</p> <p>HCF will record relevant information on our systems to ensure our staff are aware of a customer's needs when engaging with them during their experience with us. This will also allow HCF to monitor the appropriateness of interactions with the identified customers. HCF always handles personal information in line with the relevant privacy laws.</p> <p>HCF has processes in place to help customers in a range of circumstances including:</p> <ul style="list-style-type: none"> • providing interpreter services • being flexible with customers in providing identification • communicating with the customer by their preferred method • providing support to customers experiencing financial hardship • providing support to customers experiencing family violence • taking reasonable steps to support customers from an Aboriginal or Torres Strait Islander community in relation to meeting verification and identification requirements. | |
| TRAINING | HCF provides ongoing training for staff with a focus on those who interact with customers. The training is designed to assist and support HCF staff to recognise and engage appropriately with customers who require additional support and determine how to handle each circumstance with care and respect. | |
| SUPPORT SERVICES & RESOURCES | Interpreter Services | <p>If you need translation and interpreter services, please contact either:</p> <ul style="list-style-type: none"> • Translating and Interpreting Service (TIS) 131 450 tisonline.gov.au/Help-using-TIS-National-services/Contact-TIS-National • Speak Your Language 1300 000 795 translationsandinterpretations.com.au |
| | National Relay Service | <p>If you have a hearing or speech impairment, you can go to the National Relay Service for assistance.</p> <p>Voice Relay Number: 1300 555 727 TTY Number: 133 677 infrastructure.gov.au/media-communications-arts/phone/services-people-disability/accesshub/national-relay-service</p> |

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| | 1800RESPECT | 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. 1800 737 732 1800respect.org.au |
| | Relationships Australia | A leading provider of relationship support services for individuals, families and communities. It aims to support all people in Australia to achieve positive and respectful relationships. 1300 364 277 relationships.org.au |
| | NSW Domestic Violence Line | The Domestic Violence Line is a NSW statewide telephone crisis counselling and referral service for women, including trans women. 1800 364 463 facs.nsw.gov.au |
| | Lifeline | Lifeline is a national charity providing all Australians experiencing a personal crisis with access to 24-hour crisis support and suicide prevention services. 13 11 14 lifeline.org.au |
| | QLife | National telephone and web-based counselling, referrals and support groups for LGBTIQ+ people and their families. 1800 184 527 qlife.org.au |
| | MensLine Australia | 24/7 telephone and online support and information service for Australian men and boys who are dealing with family and relationship difficulties. 1300 789 978 mensline.org.au |
| | ACON | LGBTQ+ health organisation offering information, referrals, counselling, advocacy and practical support for LGBTQ+ people in NSW experiencing Domestic Family Violence (DFV). (02) 9206 2000 acon.org.au |
| | Beyond Blue | 24-hour phone, web and email support for people experiencing anxiety and depression. 1300 224 636 beyondblue.org.au |
| | National Debt Helpline | Financial counselling and information for people experiencing financial difficulty to achieve better money management. 1800 007 007 ndh.org.au |
| | Counselling Online | 24-hour free online counselling and SMS support for alcohol and drug use or anyone concerned about use by a family member or friend. Referral to state-based services counsellingonline.org.au |
| | Gambling Help Online | 24-hour counselling, information and support for gamblers, their partners and families. 1800 858 858 gamblinghelponline.org.au |
| RELATED POLICIES & DOCUMENTS ON OUR WEBSITE | <ul style="list-style-type: none"> • HCF Member Support Services: hcf.com.au/members/coronavirus-support • HCF Health and Wellbeing Programs: hcf.com.au/members/manage-your-health • Family and Domestic Violence Support: hcf.com.au/members/domestic-violence-support • Involuntary Unemployment Assistance: hcf.com.au/insurance/unemployment-assistance • How to deal with financial stress: hcf.com.au/health-agenda/body-mind/mental-health/how-to-deal-with-financial-stress | |
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