

HCF LIFE DOMESTIC AND FAMILY VIOLENCE SUPPORT GUIDELINE

APRIL 2025

PURPOSE	HCF Life recognises the crucial role in supporting our customers who are impacted by domestic and family violence. This Guideline is part of our commitment to providing a safe space that supports our customers' wellbeing and covers external support available to customers who are experiencing domestic/family violence or abuse.
WHO IT COVERS	<p>This guideline covers customers who may experience domestic/family violence or abuse and/or impacted by domestic and family violence. If our customers are in an emergency situation or do not feel safe, we advise to dial 000.</p> <p>This guideline will be regularly monitored to ensure the information remains accurate and relevant and to ensure the practices in place are working and applicable to customers experiencing domestic/family violence or abuse.</p>
OUR COMMITMENT	HCF Life is committed to taking extra care in supporting all customers who have experienced or may experience violence or abuse, by providing a respectful environment that supports safety and wellbeing. Our commitment is to assist and support these customers with empathy, compassion, respect, and provide an environment where customers are encouraged to advise our staff of their specific circumstance. HCF Life will not discriminate against or treat these customers less favourably if they have experienced domestic abuse.
DEFINITION	<p>Domestic violence and abuse can also be referred to as intimate partner violence or family violence and is a behaviour or series of behaviour that may include:</p> <ul style="list-style-type: none"> Physical violence; Verbal abuse; Stalking; and Threats of harm and damage to property or possessions. <p>Domestic/family violence and abuse can be experienced by people of all genders, sexes, sexual orientations, religions, cultures, ages and socio-economic backgrounds. LGBTIQI people may also face additional unique challenges such as the threat of being 'outed', having their status used against them or having to deal with homophobia/transphobia.</p>
OUR SERVICING APPROACH	<p>HCF Life acknowledges that we may be unable to identify customers who are experiencing domestic/family violence or abuse, unless they expressly tell us. However, it's important that HCF employees are aware of potential signs that the person we are engaging with is experiencing domestic/family violence so that we can help aid, support, and provide access to information on external support services. Some of the potential signs that may indicate someone is experiencing domestic/family violence or abuse include:</p> <ul style="list-style-type: none"> Appears or sounds distressed, anxious, or scared; Frequently changing their address; Does not want their physical address recorded; Can be heard taking instructions from their partner; Another party does all the talking and the customer remains silent throughout the interaction; Unaware or without the understanding that cover has been taken out in their name;

OUR SERVICING APPROACH CONT.	<ul style="list-style-type: none"> Concerns with protecting their personal privacy or safety, or the security of their policies; Regularly late with premium payments; or Disclosure of intervention order or its equivalent or an existence of any past or present family violence. 		
OUR SERVICING APPROACH CONT.	<p>HCF Life have processes in place to help customers in a range of circumstances including:</p> <ul style="list-style-type: none"> Communicate with the customer by their preferred method. Minimise the number of times customers need to disclose their situation. 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 Life to monitor the appropriateness of interactions with the identified customers. HCF staff will raise the customer's matter to a manager who can assist the customer directly, if our staff are unable to provide further assistance. Ensure customer confidentiality. Safeguard the customer's contact, address and location information and preventing its disclosure to the perpetrator. Providing support and assistance with the sensitivity of their claims handling. Providing support to customers experiencing financial hardship, by way of considering a short-term premium waiver; reviewing cover to make sure it is appropriate; reviewing payment frequency; and expediting claim assessment. Refer to external support services and resources for additional assistance. We provide our HCF Life Assist program to eligible customers. 		
HANDLING CLAIMS WITH SENSITIVITY	<p>If or when customers disclose to HCF Life that they are experiencing domestic/family violence or abuse who may require to lodge or has lodged a claim, our HCF Life Claims team will support you throughout the claims process without any adverse effect or prejudice on your claim. HCF Life Claims team will handle customers claims with sensitivity, by way of, the following:</p> <ul style="list-style-type: none"> Provide clear and transparent explanation on the claim process and requirements. Minimise the number of times customers need to disclose their situation. Be flexible in our approaches to accommodate customers' needs. Customers are not required to directly engage with an alleged perpetrator or report them to the police. Fast track claims. Promptly review decisions if there is a disagreement about cover. Where appropriate, inform the customer about who the claim will be paid to before the payment is made. Additionally, explain what correspondence (if any) will be issued. This allows the customer to be forewarned, consider any potential adverse effects, and decide on the best course of action. 		
PRIVACY PROTECTION	<p>HCF Life recognises the importance of keeping our customers' information safe due to the risks of information being disclosed when they are experiencing domestic/family violence or abuse and based on this HCF have a range of security measures in place to protect personal details. Any sensitive information provided to HCF Life is protected by HCF's Privacy Policy and privacy laws.</p>		
TRAINING	<p>HCF provides ongoing training for staff with a focus on those who interact with customers. The training is designed to assist and support HCF Life staff to recognise and engage appropriately with customers who require additional support; and determine how to handle each circumstance with care and respect.</p>		
EMPLOYEE SUPPORT	<p>HCF Life acknowledges that our employee may experience indirect effects when supporting customers facing domestic/family violence or abuse and just like anyone else, they require support the same way that others do. At HCF Life, we provide training, additional leave and external referrals to support employees impacted by such interactions. Our employee Domestic/Family Violence Support Guideline is specially designed to ensure that affected employees receive the necessary support in the workplace.</p>		
SUPPORT SERVICES AND RESOURCES	<table border="1"> <tr> <td data-bbox="343 1854 678 2007">1800RESPECT</td><td data-bbox="678 1854 1485 2007"> <p>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.</p> <p>1800 737 732 www.1800respect.org.au</p> </td></tr> </table>	1800RESPECT	<p>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.</p> <p>1800 737 732 www.1800respect.org.au</p>
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	Relationships Australia	<p>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.</p> <p>1300 364 277 www.relationships.org.au</p>
	NSW Domestic Violence Line	<p>The Domestic Violence Line is a NSW statewide telephone crisis counselling and referral service for women, including trans women.</p> <p>1800 364 463 www.facs.nsw.gov.au</p>
	Full Stop Australia	<p>Full Stop Australia offers free, 24/7, confidential, trauma specialist counselling to people of all genders who have been subject to sexual, domestic and family violence, as well as their friends, colleagues and family members.</p> <p>1800 385 578 www.fullstop.org.au</p>
	Kids Helpline	<p>Kids Helpline provide services that protect and keep children and young people free from harm.</p> <p>1800 55 1800 www.kidshelp.com.au</p>
	Mensline Australia	<p>Support men and boys who are dealing with family and relationship difficulties. 24/7 telephone and online support and information service for Australian men.</p> <p>1300 789 978 www.mensline.org.au</p>
	ACON	<p>LGBTIQ health organisation offering information, referrals, counselling, advocacy and practical support for LGBTIQ people in NSW experiencing Domestic Family Violence (DFV).</p> <p>(02) 9206 2000 www.acon.org.au</p>
	Men's Referral	<p>The Men's Referral is a national counselling, information and referral service for Men who use violence and abuse to change their behaviour.</p> <p>1300 766 491 www.ntv.org.au</p>
	National Debt Helpline	<p>Financial counselling and information for people experiencing financial difficulty to achieve better money management and budget.</p> <p>1800 007 007 www.ndh.org.au</p>
COMPLAINTS AND FEEDBACK	<p>HCF Life is always looking for ways to improve our services and the experience for our customers. If you would like to share any feedback or would like to lodge a complaint, please let us know.</p> <ul style="list-style-type: none"> Email: LifeFeedback@hc.com.au In Person: Find a branch Call Us: 13 13 34 Write: HCF Life GPO Box 4445, Sydney NSW 2001 	
RELATED POLICIES AND DOCUMENTS ON OUR WEBSITE	<ul style="list-style-type: none"> How To Deal With Financial Stress Supporting Customer Experiencing Vulnerability HCF Privacy Policy HCF Life is bound by the Life Insurance Code of Practice which sets out the Australian Life Insurance industry's key commitments and obligations to our customers. Details on supporting customers experiencing vulnerability or financial hardship is in section 6 within the Life Insurance Code of Practice document. – www.cali.org.au/life-code 	

**DOCUMENT
DETAILS**

Document Owner HCF Life
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Do you have a question? Contact your HCF Life Feedback team:



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