



BERKSHIRE HATHAWAY SPECIALTY INSURANCE

FAMILY VIOLENCE POLICY

Berkshire Hathaway Specialty Insurance Company,
Australia Branch

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1 Purpose

In accordance with the Insurance Council of Australia's General Insurance Code of Practice, the purpose of this Policy is to outline the approach taken by the Australian Branch of Berkshire Hathaway Specialty Insurance Company (BHSIC) to assist customers impacted by family violence. BHSIC's approach is governed by the following overarching principles.

- Identify and support customers affected by family violence.
- Aim to minimise the risk of harm in our interactions with vulnerable customers.
- Sensitive claims handling processes for customers affected by family violence including considerations of confidentiality and privacy.
- Ensure our team members who are likely to have contact with retail customers are trained to identify, help, support and attempt to avoid further harm to customers affected by family violence.

'Customers' referred to here include an individual (natural person) insured, a third party beneficiary under an insurance policy or, a potential customer.

2 Scope

This Policy applies to:

- the Australian Branch of Berkshire Hathaway Specialty Insurance Company ("BHSIC");
- retail insurance as defined under the Insurance Council of Australia's Code of Practice;
- teammates who deal in retail insurance and have responsibilities for the oversight of distributors and claims third party providers for retail products; and
- our distributors and claims third party providers for retail products.

3 Definitions

In Australian law "Family Violence" is defined as a "violent, threatening or other behaviour by a person that coerces or controls a member of the person's family... or causes the family member to be fearful." *Family Law Act 1975 (Cth), Section 4AB*.

'Customers' referred to here include an individual (natural person) insured, a third party beneficiary under an insurance policy, a potential customer or an individual from whom BHSIC is seeking to recover money (such as following a recovery or subrogation action).

4 Awareness and Training

BHSIC team members who are likely to have contact with retail customers (as applicable to their roles and responsibilities) are provided with awareness training to understand and decide how to best support customers who are experiencing vulnerability – including people affected by family violence. This policy complements this training and internal procedures to assist team members identify, support and avoid harm to customers affected by family violence. BHSIC is committed to:

- ensuring team members are aware of the procedures in place to deal with customers affected by family violence including the appropriate local referral pathways and contacts for support services;
- training for relevant team members to help them be aware of the prevalence of family violence and to improve skills to hold careful and sensitive conversations with affected customers and to escalate issues to a senior team member, if required;
- supporting our team members in dealing with vulnerable customers; and
- empower our team members in deciding how and to what extent they can appropriately support a vulnerable customer.

5 Identification and Support

Relevant BHSIC team members are trained to identify and support customers affected by family violence in the following ways:

- early recognition of family violence and understand if a customer may be vulnerable;
- informing claimants who are affected by family violence — including those suffering Financial Hardship about information and assistance available;
- ensuring that safety is paramount for anyone affected by family violence; and
- ongoing training to improve team members' responses to someone affected by family violence.

BHSIC has processes in place to minimise the risk of harm in our interactions with vulnerable customers, including:

- minimising the number of times customers affected by family violence need to disclose information about family violence;
- protecting private and confidential, and personal information of customers affected by family violence including restrictions on access to information by other BHSIC team members; and
- ensuring arrangements for collection of personal information are handled sensitively.

BHSIC is committed to sensitive claims handling processes in place for claimants affected by family violence including considerations of confidentiality and privacy. This includes but is not limited to:

- handling claims with sensitivity, flexibility and care including having team members with adequate authority make decisions in family violence-related claims; and
- where applicable and appropriate, allocating the same team member who makes the decision in a family violence claim to be the primary person engaging with the customer affected by family violence.

6 External Support Services

If you are experiencing family or domestic violence, help is available: contact **1800 RESPECT** on **1 800 737 732**, a 24 hour, free support service.