



# Our Family Violence Policy



# AIG is committed to supporting customers who experience family violence

We recognise that some of our customers may be affected by family violence.

AIG Australia Limited (AIG) is committed to providing confidential and respectful assistance to you if you are experiencing or have experienced family violence. Our priority is to ensure all customers are provided with safe, flexible support in a confidential, respectful manner.

AIG promotes awareness of family violence within our business and ensure our staff and partners have adequate training and processes to deal with affected customers.

This policy sets out AIG's commitment to supporting customers affected by family violence.

**In an emergency or if you are feeling unsafe, always call 000.**

## Definition of family violence

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

Family Violence may also be defined as behaviour by a person towards a family member if that behaviour:

- is physically or sexually abusive; or
- is emotionally or psychologically abusive; or
- is economically abusive; or
- is coercive; or
- in any other way controls or dominates the family member and causes that family member to feel fear for the safety or wellbeing of that family member or another person; or
- behaviour by a person that causes a child to hear or witness, or otherwise be exposed to the effects of, behaviour referred to above.

## Who does this policy apply to?

This policy applies to customers of AIG Australia affected by family violence. For the purposes of this policy a 'customer' means an individual insured, a third-party beneficiary, a potential customer or an individual we are seeking to recover money from.

## How we can help

We understand that domestic and family violence is a very complex and personal issue, and it takes a lot for someone to disclose their situation. We want to support you through this difficult experience.

If you are a customer of AIG and experience family violence, we encourage you to contact our office to make it known to us. When we become aware, one of our staff members who has appropriate training will be able to assist you. They will ensure:

## Confidentiality

We respect your privacy and the need for you to feel safe. We will put in place mechanisms to avoid the disclosure of your personal information, including your physical address and contact details, to third parties without your consent, even if you are a joint policy holder.

We will ensure only staff directly involved in helping you have access to your information.

We will work with you and agree on how best to communicate with you. We will always show flexibility.

## Financial Hardship

AIG recognises that family violence is a potential cause of financial hardship.

Should you be experiencing financial hardship, we can discuss with you how we can support you and reduce the financial burden being experienced. Our Financial Hardship Assistance application can be found on our [website](#).

For more general financial assistance our staff will be able to provide you with information about financial counselling services which may also assist you in managing your financial obligations.

## Our Employees

We have provided our staff with training so they can better understand the warning signs and impacts of family violence. We appreciate each situation is unique and our approach to assisting you will be focused on what is best for you.

Our management team is continually reviewing our products and the way we conduct our business to ensure that the best possible outcomes are achieved for our customers.

If at times our staff believe you can be better supported in dealing with the effects of family violence by a dedicated support service, we will provide you with the contact details for this service. A list of those support services is provided on the following page.

We also have measures in place to support staff who have experienced family violence themselves or experience vicarious trauma through dealing with our customers.

## Family violence in times of crisis

As an insurer we understand that during times of a disaster or major catastrophe it can place greater strain on relationships and be a trigger for acts of family violence and financial strain.

We are committed to continually learning and showing you flexibility in our approach to support you. AIG will make every effort to escalate claims to a senior claims specialist when we are aware that family violence has affected the claimant. We will make sure our most experienced and skilled staff deal with these claims and fast-track an outcome.

## What you can expect from AIG

All disclosures to AIG will be provided in a secure way and you will only have to explain your situation once.

Your privacy is our priority and we are committed to protecting the information you provide and keep you safe. We protect the personal information of our customers in accordance with the *Privacy Act 1988* and the **Australian Privacy Principles**.

More information on how we collect, use, store, disclose and dispose of customer's personal information can be found in the [AIG Privacy Policy](#). If you wish to be provided a hard copy of the AIG Privacy Policy, please contact us.

## Contact us

As a valued customer of AIG we are here to help. Please call or email our Customer Care team to talk to us about your situation;

Telephone: **1300 295 016**

Email: [aucustomer@aic.com](mailto:aucustomer@aic.com)

If you need an interpreter, please call or email us and we can arrange this through the Translating and Interpreting Service ([TIS National](#)).

If you have a hearing or speech impairment contact us through the National Relay Service (NRS) by calling;

Voice Relay number: 1300 555 727

TTY number: 133 677

or go to the National Relay Service [website](#) for other access options.

## What other support is available

If you are facing immediate danger, you should contact the Police on **000** without hesitation.

To access 24/7 counselling and support call 1800RESPECT on 1800 737 732

Organisation	Contact Details
<b>Australia-wide</b>	
Kildonan UnitingCare	1800 002 992 <a href="http://www.unitingkildonan.org.au/">www.unitingkildonan.org.au/</a>
1800RESPECT	1800 737 732 <a href="http://www.1800respect.org.au">www.1800respect.org.au</a>
Lifeline	13 11 14 <a href="http://www.lifeline.org.au">www.lifeline.org.au</a>
Department of Health and Human Services	<a href="http://www.dhs.vic.gov.au">www.dhs.vic.gov.au</a>
National Debt Helpline	1800 007 007 <a href="http://www.ndh.org.au">www.ndh.org.au</a>
Women's Legal Services Australia	<a href="http://www.Womenslegal.org.au">www.Womenslegal.org.au</a>
<b>Australian Capital Territory</b>	
Legal Aid ACT	1300 654 314 <a href="http://www.legalaidact.org.au">www.legalaidact.org.au</a>
<b>New South Wales</b>	
NSW Health Education Centre Against Violence	02 9840 3735 <a href="http://www.ecav.health.nsw.gov.au">www.ecav.health.nsw.gov.au</a>
Women's Domestic Violence Court Advocacy Service	1800 938 227
Gendered Violence Research Network, UNSW	<a href="http://www.arts.unsw.edu.au">www.arts.unsw.edu.au</a>
Ask LOIS (Women's Legal Service NSW)	02 8745 6900 <a href="http://www.asklois.org.au">www.asklois.org.au</a>
LawAccess NSW	1300 888 529 <a href="http://www.lawaccess.nsw.gov.au">www.lawaccess.nsw.gov.au</a>
Legal Aid NSW	1300 888 529 <a href="http://www.service.nsw.gov.au">www.service.nsw.gov.au</a>

Organisation	Contact Details
<b>Northern Territory</b>	
Northern Territory Legal Aid Commission	1800 019 343 <a href="http://www.legalaid.nt.gov.au">www.legalaid.nt.gov.au</a>
<b>Queensland</b>	
Queensland Centre for Domestic and Family Violence Research	07 4940 3320 <a href="http://www.noviolence.org.au">www.noviolence.org.au</a>
Legal Aid Queensland	1300 651 188 <a href="http://www.legalaid.qld.gov.au">www.legalaid.qld.gov.au</a>
<b>South Australia</b>	
Legal Services Commission of South Australia	1300 366 424 <a href="http://www.lsc.sa.gov.au">www.lsc.sa.gov.au</a>
<b>Tasmania</b>	
Legal Aid Commission of Tasmania	1300 366 611 <a href="http://www.legalaid.tas.gov.au">www.legalaid.tas.gov.au</a>
<b>Victoria</b>	
Domestic Violence Resource Centre Victoria	03 8346 5266 <a href="http://www.dvrcv.org.au">www.dvrcv.org.au</a>
Victoria Legal Aid	1300 792 387 <a href="http://www.legalaid.vic.gov.au">www.legalaid.vic.gov.au</a>
<b>Western Australia</b>	
Women's Council for Domestic and Family Violence Services	08 9420 7264 <a href="http://www.womenscouncil.com.au">www.womenscouncil.com.au</a>
Legal Aid WA	1300 650 579 <a href="http://www.legalaid.wa.gov.au">www.legalaid.wa.gov.au</a>

## Complaints

We are committed to ensuring our Family Violence Policy assists you. Your concerns are important to us and will help us to improve our service.

All complaints we receive regarding our Family Violence Policy and our service will be dealt with as a priority.

You can lodge a complaint by telephoning us on **1800 339 669**, submitting your complaint on our [website](#), or by writing to:

### **The Complaints Team**

AIG Australia Limited  
Level 13, 717 Bourke Street  
Docklands VIC 3008

We will assess your complaint and its respective resolution process as soon as it has been received.

If the below process applies, you will receive a written response to your complaint within 15 working days, unless we agree a longer time frame with you. We will take all possible steps to resolve your complaint.

If the below process does not apply, we will contact you promptly and inform you of any other available processes to facilitate your resolution.

If you are not satisfied with our response to your complaint, you can request the matter to be reviewed by our Internal Dispute Resolution Committee (IDRC). A written response setting out the final decision of the Committee and the reasons for this decision will be provided to you within 15 working days of the date you advise us you wish to take your complaint to IDRC.

If you are not satisfied with the finding of the Committee, or if we have been unable to resolve your complaint within 45 calendar days, you may be able to lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. AFCA can make decisions with which AIG is obliged to comply. Its contact details are:

### **Australian Financial Complaints Authority (AFCA)**

GPO Box 3  
Melbourne VIC 3001  
Website: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Phone: **1800 931 678** (free call)



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Additional information about AIG can be found at [www.aig.com](http://www.aig.com) | YouTube: [www.youtube.com/aig](http://www.youtube.com/aig) | Twitter: [@AIG\\_LatestNews](https://twitter.com/AIG_LatestNews) | LinkedIn: <http://www.linkedin.com/company/aig>

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