



Objective

DUAL Asia Pacific (DUAL) is dedicated to creating and maintaining a high standard of compliance with applicable laws and in doing so, DUAL seeks to assist its customers and employees who are or have been affected by family violence. DUAL considers the safety of its customers and employees to be the of utmost importance.

The DUAL Asia Pacific Family Violence Policy outlines how DUAL can support those affected by family violence.

DUAL's Approach

DUAL considers the safety of its customer and employees to be paramount. "Family violence" in Australian Law is defined in the Family Law Act 1975 (Cth) as "violent, threatening or other behaviour by a person that coerces or controls a member of the persons family or causes that family member to be fearful." Family violence is not limited to physical abuse and can include emotional abuse, psychological abuse, sexual abuse, financial or economic abuse and damage to property. When an affected individual is recognised as having suffered or is suffering from family violence, DUAL seeks to assist by:

- Provide training employees to identify the early signs of family violence and how to respond appropriately;
- Provide training to DUAL's third-party providers to assist in recognising and responding appropriately;
- Protecting private and confidential information of customers and employees affected by family violence;
- Minimising the number of times a customer or employee affected by family violence must disclose information about the family violence;
- Ensuring appropriate and sensitive claims handling processes for customers affected by family violence;
- Arranging access to financial hardship help for affected individuals as well as referring affected individuals to specialist services. This includes fast-tracking financial hardship requests and providing options for retaining their policy if there are difficulties in paying;
- Informing customers, employees, distributors and service suppliers about information and assistance available to people experiencing family violence;
- supporting employees who are affected by family violence, and experience vicarious trauma after serving affected customers by providing additional services to them which include, training, leave, counselling etc

DUAL also offers employees Domestic Violence Leave for employees who need to take time off work to deal with the impact of family violence for example to attend Doctor or Legal appointments or relocating family members due to domestic violence.

Employees are also able to request flexible working arrangements (i.e. reduced/ increase in hours, adjusted work patterns etc.) where needed in order to assist or deal with the impact of family violence.

Training

DUAL notes that early recognition of family violence is critical in order to identify appropriate next steps. In order to do this, DUAL seeks to provide training to employees and third-party providers who deal directly with customers to assist in recognising and responding to an individual who has been affected by family violence appropriately.

DUAL employees and third-party vendors will look for the following signs in individuals, which are in no way an exhaustive list, in identifying potential family violence situations:

- Appear, or sound, distressed or scared;
- Are seen, or heard, to be taking instructions from their partner;
- Remain silent while another party does all the talking;
- Does not understand, or is not aware, that cover has been taken out in their name;
- Asks questions about a joint policyholder's behaviour or activities;
- Have concerns about protecting their personal privacy or safety, or the security of their policies;
- Is reluctant to involve the other joint policyholder when making changes to the policy, making a claim or seeking Financial Hardship help;
- Changes their address frequently;
- Does not want their physical address recorded;
- Is consistently late with premium payments; or
- Discloses the existence of any past or present family violence, or an intervention order or its equivalent.

We note that training will be ongoing and will focus on developing knowledge, skills, competencies and information on family violence.

Privacy

DUAL understands that privacy and confidentiality is crucial to the safety of our customers and employees. We endeavour to protect all private and confidential information in line with our Privacy Policy.

In protecting privacy and upholding confidentiality, and depending on your personal circumstances, we aim to:

- Ensure that the collection arrangements are handled sensitively
- Minimise the number of times an affected customer must disclose information about family violence
- Ensure that appropriate and sensitive claims handling processes for individuals affected by family violence

- Change arrangements for anything that we will need to send to a post box or email address discreetly
- Work with affected individuals and employees to manage their privacy and confidentiality to confirm they are comfortable in their dealings with DUAL

For further information or support you can reach out to the below organisations:

White Ribbon Australia (Australia) – <https://www.whiteribbon.org.au/find-help/domestic-violence-hotlines/>

Domestic and Family Violence Support (New Zealand) - <https://www.govt.nz/browse/law-crime-and-justice/abuse-harassment-domestic-violence/domestic-and-family-violence/>

Harmony House (Hong Kong) - <https://www.harmonyhousehk.org/eng>

AWARE (Singapore) - <https://www.aware.org.sg/information/dealing-with-family-violence/>

DOCUMENT REVIEW AND APPROVAL

| Version | Status | Date | Reviewer | Comments |
|---------|--------|------------|-----------------|-------------------------|
| V 0.2 | Final | 05/11/20 | HR Generalist | Formatting update only. |
| V 0.3 | Final | 20/11/2023 | General Counsel | Formatting updates only |