



## Supporting Vulnerable Customers Policy

### Our commitment

We understand our customers may find themselves in circumstances, at different times in their lives, where they need extra help. Australian Risk Applications Pty Limited is committed to working with our partners to identify and support customers experiencing vulnerability.

### What is vulnerability?

Vulnerability can come in many forms and include a variety of factors, such as:

- disability or health conditions
- family and domestic violence
- language or literacy barriers or cultural backgrounds, and
- other relevant circumstances such as financial distress.

### What can we do to help?

If you are experiencing vulnerability, we encourage you or your representative to talk to us about the difficulties you may be experiencing. Our staff and representatives are trained and equipped to offer additional assistance or support and we will try our best to support you. We ensure all our customers are treated with respect, dignity and empathy.

### How do we protect your privacy?

The protection of your information and privacy is important to us. Any personal information you provide us will be handled in accordance with our Privacy Policy. For more information on how we collect, store and use your information please see our [Privacy Policy](#).

### What other support services are available?

Included below are a number of free external support services that may help you. In an emergency, or if you're not feeling safe, always call 000.

Service	Service Available	Phone / Website
1800 RESPECT	National 24-hour Domestic & Family violence and Sexual Assault Line	1800 737 732 <a href="http://1800respect.org.au">1800respect.org.au</a>
Relationships Australia	Relationship support services for individuals and families, including counselling, family dispute resolution and education support programs.	1300 364 277 <a href="http://relationships.org.au">relationships.org.au</a>
Beyond Blue	24/7 support to people experiencing anxiety or depression	1300 224 636 <a href="http://beyondblue.org.au">beyondblue.org.au</a>
GriefLine	24/7 support to people experiencing grief	1300 845 745
Lifeline	24/7 counselling & referral service for people in a crisis situation	13 11 14 <a href="http://lifeline.org.au">lifeline.org.au</a>
National Debt Hotline	Free and confidential financial counselling to assist people in financial difficulty	1800 007 007 <a href="http://ndh.org.au">ndh.org.au</a>
National Relay Service	A phone service for people who are deaf or have a hearing or speech impairment	1300 555 727 SMS 0423 677 767
Translating and Interpreting Service (TIS)	An interpreting service providing services to non-English speaking Australian citizens and permanent residents.	Ph:131 450 <a href="http://tisnational.gov.au">tisnational.gov.au</a>