

Family and Domestic Violence Policy

Date of publication: October 2025

The safety of you and your family members comes first. If you're in danger, please call 000.

Family and domestic violence can affect anyone. To help our customers experiencing violence, Acenda provides support and practical assistance.

We recognise that everyone's situation and needs are different. Family and domestic violence takes many forms, not just of physical instances of violence. It can include, but is not limited to:

- emotional abuse
- financial/economic abuse
- psychological abuse
- coercive control
- elder abuse
- sexual abuse
- threats of abuse
- damage to property and animals

This Policy outlines how we can assist you if you're affected by family and domestic violence and your situation affects your ability to access or control your insurance options.

About this Policy

We're committed to supporting and treating all our customers with empathy, compassion and respect.

We may not always be able to identify someone affected by family and domestic violence, so please get in touch with our Customer Contact team on **13 65 25** when it's safe to do so. We'll do everything we can to help you with your life insurance questions. We may also be able to direct you to additional support services that may be helpful.

Our commitment to you

Your safety is our top priority. If you're affected by family and domestic violence, we will offer the following assistance:

- Communication options – We'll explore safe, alternative ways to communicate with you, using your preferred method at a mutually suitable time and date and record the support you require. Your preferred method will be applied across all your policies with us.
- Collecting information – You don't have to repeatedly disclose your family and domestic violence situation. Wherever possible, we'll minimise the amount of information we request from you. We understand you may not have access to your personal information, records and documents, so we'll consider alternative ways to validate your information and establish your identity¹.
- Extra support – If you prefer, we can direct our communications and documents to a nominated support person. They may be your financial counsellor, lawyer, community services or social worker, legal aid officer, family violence specialist or any other services. If you require an interpreter, we will arrange one for you. Please contact us on **13 65 25** (or contact TIS National on **13 14 50**).
- Financial hardship – If you're also experiencing financial hardship, we'll discuss our flexible support options to help you stay covered. In an event of a claim, we may be able to assist by prioritising your claim or making an advance payment where appropriate.

1. There are times when we are required by law to confirm your identity. This is a requirement under Anti-Money Laundering and Counter-Terrorism Financing Rules Instrument 2007 (No.1) 2007

- Privacy – We protect your right to privacy in line with our **privacy policy**. We'll make sure any information relating to your situation is treated with care and sensitivity, ensuring it remains confidential².
- Referral – If you would like us to, we can also help you get in touch with an external family violence, financial hardship service and other support services.
- Beneficiary nominations – If you're the policy owner, we'll assist you if you need to make a change to your beneficiary nomination(s).
- Claims – We'll do what we can to minimise the impact your situation has on your claim. We'll be flexible and sensitive in our approach to your claim and provide you with additional support. This may include obtaining information on your behalf, minimising the information we request from you or prioritising your claim.
- Product design – When designing or making changes to our products, services, and processes, whether through upgrades or obligations, we'll consider the potential impacts and implications our products, services, and processes may have on someone experiencing family and domestic violence.

Our commitment to help our people help you

Our staff are trained to treat you with dignity, respect and compassion, no matter what you're going through.

We make sure our staff receive regular role-appropriate training and reference documents to help them recognise signs of family and domestic violence and offer appropriate support (eg referral to any family and domestic violence support services). We will regularly review the training and reference documents to ensure they remain up to date.

We're committed to increasing awareness and creating a supportive workplace, providing internal guidelines and services (appropriate debriefing and counselling) for staff who may be impacted directly by family and domestic violence or distressed after assisting a customer affected by family and domestic violence.

Contact us for general enquiries

Please call us on **13 65 25** (toll free **1800 062 061**) or for international calls **+61 2 9121 6500** (charges apply) between 8.30am and 6pm (AEST/AEDT), Monday to Friday to discuss your concerns.

For hearing impaired customers, please call **1300 555 727** or visit accesshub.gov.au/about-the-nrs for other ways to contact us that may be better suited to you.

For customers requiring interpreting or translation services, please call **13 14 50**.

Email us enquiries.retail@acenda.com.au

Write to us

Acenda
PO Box 23455
Docklands VIC 3008

Making a complaint

If you have a complaint about our organisation, related to our products, services, staff or the handling of a complaint, we'd like the opportunity to put it right.

We consider the impact of family and domestic violence, and financial abuse, when prioritising complaints to ensure timely and appropriate responses.

If you would like to make a complaint, please call us on **13 65 25** (toll free **1800 062 061**) or for international calls **+61 2 9121 6500** (charges apply) between 8.30am and 6pm (AEST/AEDT), Monday to Friday to discuss your concerns.

For hearing impaired customers, please call **1300 555 727** or visit accesshub.gov.au/about-the-nrs for other ways to contact us that may be better suited to you.

For customers requiring interpreting or translation services, please call **13 14 50**.

If we're unable to resolve your issues to your satisfaction, we will put you in contact with our Internal Complaints Resolution Team.

For more information, please visit acenda.com.au/complaints or alternatively you can write to:

The Complaint Manager
Acenda Resolve
PO Box 23501
Docklands VIC 3008,

or send your concerns to resolve@acenda.com.au

2. Under the Privacy Act.

If you're not satisfied with the resolution provided by our Internal Complaints Resolution Team, or we haven't responded to you in 45 days for super or traditional trustee service complaints, and 30 calendar days for other products and services, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA).

AFCA is an independent body that provides a complaint resolution service free of charge to customers. You can contact AFCA at any time, in writing, by email or by phone. AFCA's contact details are below:

GPO Box 3
Melbourne VIC 3001
Email: info@afca.org.au
Phone: **1800 931 678**

Or

The Office of the Australian Information Commissioner at oaic.gov.au/privacy/privacy-complaints or by calling **1300 363 992**.

Next review date

We will regularly monitor our Family and Domestic Violence Policy and review this Policy at least every three years from the date of publication or earlier if there are changes to laws, regulations or guides that would necessitate it being reviewed earlier.

If you're in immediate danger, call 000.

Other support services that may be able to help you.

If you or someone you know is affected by family and domestic violence, the following services may be able to help.

For more information, please click on the organisation's name to visit their website.

Australia wide		
Organisation	What this service provides	Contact number
13 YARN	24/7 crisis support for Aboriginal and Torres Strait Islanders	13 92 76
1800 RESPECT	24/7 counselling, information and support service	1800 737 732
eSafetyWomen	Empowering women to take control online	Online only
Full Stop Australia	24/7 counselling, information and support service	1800 385 578
Kids Helpline	24/7 counselling for young people.	1800 55 1800
National Safer in the Home	Safety upgrades, referral and advocacy	1300 694 167
Relationships Australia	Information and support service	1300 364 277
Safe and Equal	Advocacy, training, professional development, and a resource library	(03) 8346 5200
UnitingCare	Aged care, retirement living, early learning, disability, chaplaincy, and community services.	1800 864 846

Australian Capital Territory (ACT)		
Organisation	What this service provides	Contact number
ACT 24/7 Crisis Line	24/7 emergency and long-term support, advice, and domestic violence resources.	(02) 6280 0900
Legal Aid ACT	Legal assistance	1300 654 314

New South Wales (NSW)		
Organisation	What this service provides	Contact number
NSW Domestic Violence Line	24/7 counselling and referrals to women experiencing domestic violence.	1800 656 463
Financial Abuse Service NSW (Redfern Legal Centre)	Legal advice and support services	0481 730 344
Women's Domestic Violence Court Advocacy Service	Support services for women experiencing domestic and family violence.	1800 WDVCA (1800 938 227)
Ask LOIS	Free online legal information service and offers resource on various legal topics.	(02) 8745 6900
Legal Aid NSW	Legal advice and support services (also known as LawAccess NSW).	1300 888 529
Staying Home Leaving Violence	Support program offering safety planning, home security improvements, financial management, child support, and legal assistance.	Various program locations

Northern Territory (NT)		
Organisation	What this service provides	Contact number
NT Dawn House	Women's shelter, counselling, and community education	(08) 8945 1388
Legal Aid NT	Legal advice and support services (also known as Northern Territory Legal Aid Commission).	1800 019 343

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South Australia (SA)		
Organisation	What this service provides	Contact number
SA Domestic Violence Crisis Line	24/7 counselling, legal advice and support service	1800 800 098
Legal Services Commission of South Australia	Legal advice and support services	1300 366 424
Tasmania (TAS)		
Organisation	What this service provides	Contact number
Tas Family Violence Counselling and Support Service	Counselling, legal advice and support service for children, young people and adults	1800 608 122
Legal Aid Commission of Tasmania	Legal advice and support services	1300 366 611
Queensland (QLD)		
Organisation	What this service provides	Contact number
Qld DVConnect Womensline	24/7 helpline and support services for women and children.	1800 811 811
Domestic Violence Prevention Centre	Counselling, information and support service	(07) 5591 4222
Micah Projects	Counselling, information and support service	(07) 3029 7000
Queensland Centre for Domestic and Family Violence Research	Research, education and sector support with a social impact	(07) 4940 3320
Legal Aid QLD	Legal advice and support services	1300 65 11 88
Victoria (VIC)		
Organisation	What this service provides	Contact number
Domestic Violence Resource Centre Victoria (Safe and Equal)	Advocacy, training, professional development, and a resource library	(03) 8346 5200
Safe Steps crisis response line	24/7 Family Violence Response Centre includes crisis phone line, counselling, information and support service	1800 015 188
Victoria Legal Aid	Legal advice and support services	1300 792 387
Western Australia (WA)		
Organisation	What this service provides	Contact number
WA Women's Domestic Violence 24h Helpline	24/7 crisis phone line, counselling, information and support service	1800 007 339
Women's Council for Domestic and Family Violence Services	Community relief services, including information, support, and referrals	(08) 9420 7264
Legal Aid WA	Legal advice and support services	1300 650 579 (Infoline) 1800 319 803 (Legal Yarn)