

## Our commitment to customers experiencing vulnerability

Hannover Life Re of Australasia Ltd (we, us or our) recognises that some customers may require additional support when communicating with us.

We are committed to assisting customers experiencing vulnerability, engaging with these customers in a dignified, respectful and compassionate manner, and providing support where appropriate.

We will look to identify where customers have specific needs which may materially impact on their ability to engage with us, to ensure that those customers are not disadvantaged.

We aim to provide an environment where customers are encouraged to inform our staff of their situation.

A consumer may experience vulnerability due to a range of factors including but not limited to:

- Aboriginal or Torres Strait Islander identity

<sup>1</sup> FSC Guidance Note 41, - Insurance in Superannuation Developing a Vulnerable Member Policy

- Age
- Financial distress
- Disability
- Family violence
- Literacy barriers
- Cultural background
- Mental health conditions
- Natural disaster
- Remote location
- Language barriers
- Isolation
- Suicidality / suicidal behaviours
- Injury
- Physical health condition
- Incarceration<sup>1</sup>

We recognise that there are other factors that may cause a consumer to be in a vulnerable state, and also recognise that although a consumer may identify with the factors listed, they may not necessarily be in a vulnerable state.

## Approach to servicing

We are committed to taking extra care with customers requiring additional support to ensure that our dealings with them do not cause further distress or harm, but rather contribute to a positive experience and ensuring they are not disadvantaged.

When communicating and engaging with customers, we are required to be alert to the signs that the person we are engaging with may not have the capacity to make an informed decision regarding the information we are providing them. We are also required to consider any evidence provided by third parties as well as any written communication from the customer which may reveal their vulnerability.



We are there to help

Our systems record relevant information to ensure our staff are aware of a customer's needs when engaging with them during their experience with us. Recording of this information will also ensure that we are able to monitor how the identified consumers are being treated in their interactions within the business. We always handle personal information appropriately and in line with the relevant privacy law.

## Specific services and circumstances

We have proper processes in place to assist consumers in a range of circumstances including (but not limited to):

- Providing interpreter services
- Being flexible with customers in providing identification, participating in an assessment and who may be in financial distress
- Providing support to customers who are having difficulty in understanding a decision, or suffering from a general impairment
- Committing to communicate with the customer via their preferred method
- Providing support to customers experiencing financial hardship
- Providing support to customers experiencing family violence. Please refer to our [Family Violence Policy](#) for more information
- Being flexible and supportive with customers from an Aboriginal or Torres Strait Islander community, in particular in relation to meeting verification and identification requirements

## Training

We have ongoing training for staff with a focus on those who engage with customers. Training is designed to help identify and engage appropriately with customers requiring additional support, ensuring all staff are able to understand how to identify a customer with additional needs and determine how to handle each situation with care and respect. Training is formalised as part of our staff's schedule of development.

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