

Financial Hardship & Vulnerability Support

Assistance Policy

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1. Financial Hardship

Innovation Group is committed to supporting Insureds and Third Parties facing financial hardship because of unexpected events or circumstances, such as:

- Injury or illness
- Natural disasters, like COVID-19, bushfire or flood
- Sudden reduction of income or unemployment
- Domestic violence or financial abuse.

Our Financial Hardship Policy can help you access support and services to assist you during difficult times; please contact us to discuss your circumstances so that we provide you with assistance.

1.1. Our definition of Financial Hardship

We define Financial Hardship as the difficulty a person has meeting financial obligations. You may be entitled to support because you are suffering Financial Hardship if you meet the below criteria:

- an individual Insured or a Third Party Beneficiary who owes us money including an excess under an insurance policy our Insurers have issued; or
- an individual that we are seeking to recover money from because we believe they caused damage or loss to either an Insured, or a Third Party Beneficiary who our Insurers cover under an insurance policy.

1.2. How to apply for Financial Hardship Support

If you are experiencing or we identify that you are experiencing Financial Hardship, we will provide you with a financial Hardship Application Form in order for you to apply for Financial Hardship support. When we are assessing the request for Financial Hardship support, we will consider all reasonable evidence for example:

- Evidence of serious illness that prevents them from earning income;
- Evidence of a disability, including a disability caused by mental illness;
- If the individual is a Centrelink client, your Centrelink statements; and
- Evidence of their unemployment.

We will request information from you only if it is reasonably necessary for us to assess the application for Financial Hardship support. If, after we receive the application for Financial Hardship support, we need more information from you before we can make our decision, then we will tell you the information we need as early as possible; and be specific about the information we need.

You have 21 Calendar Days from the date of our request to provide that information to us, unless we have agreed to a different timeframe.

Upon receipt of the requested supporting evidence it will be reviewed by a manager. We will then refer this to the insurer for their review for next actions which include:

- Acceptance of payment instalment plan
- Abandonment of debt as per the insurers instructions
- Further information requested to support your claim
- Rejection of financial hardship request with reasons outlined and communicated to you

2. Vulnerability Support

We recognise that a person's vulnerabilities can give rise to increased needs, and that their needs can change over time. Innovation Group defines vulnerability in many ways as outlined below however not limited to:

- age;

- disability;
- mental health conditions;
- physical health conditions;
- family violence;
- language barriers;
- literacy barriers;
- cultural background;
- Aboriginal or Torres Strait Islander status;
- remote location; or
- financial distress.

2.1. How to Identify Vulnerability/ Domestic Violence

We encourage you to tell us about your vulnerability so that we can work with you to arrange support. You can contact us via phone or email in which we will appoint a dedicated 'High Care' trained consultant to support you through your claim. T

This trained consultant will promise to engage with you with sensitivity, dignity, respect and compassion, this may include arranging additional support, for example referring you to people, or services, with specialist training and experience.

In the event of an identified Domestic Violence situation, we will apply a 'restricted access' flag in our Claims Fast Track system to your claim to allow only those with the applicable delegation to handle your claim to protect your information.

2.2. How to apply for Vulnerability Support

Once we have identified or if you tell us, that due to a vulnerability, you need additional support or assistance, we will work with you and try to find a suitable, sensitive and compassionate way for us to proceed. We will do this as early as practicable and we will protect your right to privacy.

Further to this, if you tell us, or we identify, that you need additional support from someone else (for example, a lawyer, consumer representative, interpreter or friend), then we will recognise this and allow for it in all reasonable ways.

2.3. Translator Support

If you would like to discuss your insurance claim in a language other than English, we have an interpreter service available in more than 160 languages. Please advise the consultant for an interpreter in your preferred language and we are happy to arrange this service to assist you.

If you prefer, you can contact our interpreter service, Translating and Interpreting Service (TIS National) directly on 1300 041 474.

2.4. National Relay Service

Innovation Group welcomes calls through the National Relay Service If you are deaf, have a hearing impairment and/or have a speech impairment. In order for us to assist you please follow the outlined steps in order to find the best forms of communication that is appropriate for your needs.

- Choose your access option by visiting the NRS website (www.communications.gov.au/accesshub/nrs) and provide our phone number 1800 555 660 when asked by the relay officer.
- Contact the National Relay Service on 1300 555 727 and select your preferred access option and ask for Innovation Group Australia
- Help for people with hearing or speech difficulties. Contact Innovation Group through the National Relay Service (NRS). For more information, visit the NRS website (www.communications.gov.au/accesshub/nrs) to choose your preferred access point or call the NRS Helpdesk on 1800 555 660

3. Support Services

We understand if you are experiencing difficult circumstances and we are ready to provide the additional support you might need from at this time. If you need support from someone else such as a lawyer, consumer representative, interpreter, family member or friend, please let us know and we will work with you to accommodate your request.

Always call 000 if you or your family are in immediate danger.

| Organisation | Phone | Website | Support Services |
|--|---------------|--|--|
| 1800 RESPECT | 1800 737 732 | www.1800respect.org.au | National 24-hour Domestic and Family Violence and Sexual Assault Line. |
| MensLine Australia | 1300 78 99 78 | www.mensline.org.au | 24/7 support, information and referral service for men with family and relationship issues. |
| Lifeline | 13 11 14 | www.lifeline.org.au | 24/7 counselling and referral service for people in a crisis situation. |
| National Debt Helpline | 1800 007 007 | www.ndh.org.au | The National Debt Helpline is a free, independent and confidential service. Financial counsellors are available to offer advice and strategies to help you manage debt and make informed choices about your finances. |
| Beyond Blue | 1300 224 636 | www.beyondblue.org.au | 24/7 support to people experiencing anxiety or depression. |
| Legal Aid ACT | 1300 654 314 | www.nationallegalaid.org | In each state and territory, legal aid commissions deliver a wide range of legal assistance services in criminal, family and civil law matters. Some legal assistance is available free-of-charge to everyone, including through free brochures, information sessions or telephone legal advice. |
| Legal Aid WA | 1300 650 579 | www.legalaid.wa.gov.au | |
| Legal Services Commission of South Australia | 1300 366 424 | www.lsc.sa.gov.au | |
| Victoria Legal Aid | 1300 792 387 | www.legalaid.vic.gov.au | |
| Northern Territory Legal Aid Commission | 1800 019 343 | www.legalaid.nt.gov.au | |
| Legal Aid TAS | 1300 366 611 | www.legalaid.tas.gov.au | |
| Legal Aid NSW | 1300 888 529 | www.legalaid.nsw.gov.au | |
| Legal Aid QLD | 1300 651 188 | www.legalaid.qld.gov.au | |
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