

# ProRisk Financial & Domestic Abuse Policy

## 1. Introduction

Professional Risk Underwriting Pty Ltd (“ProRisk”) is committed to the highest standards of compliance with applicable financial and domestic abuse laws and seeks to follow best practice where it is able. This Financial & Domestic Abuse Policy outlines our commitment to victims of financial or domestic abuse and has been endorsed by the Executive Director of ProRisk.

The Financial & Domestic Abuse Policy is maintained and reviewed regularly by the Executive Director. The Financial & Domestic Abuse Compliance Officer will communicate the content of the Financial & Domestic Abuse Policy to staff and will ensure there is appropriate training and monitoring of compliance.

References to the Policy are references to the ProRisk Financial & Domestic Abuse Policy. References to “we”/“us”/“our” means ProRisk and “you” means you as a policyholder, director, employee or other insured person or insured under a policy issued by us.

## 2. Our Approach

Financial abuse in the context of domestic and family violence (domestic and financial abuse) is a serious and widespread problem affecting people in communities across Australia.

At ProRisk, our purpose is to deliver insurance products that benefit Australians. We recognise that some of our clients may be in vulnerable circumstances.

The Board and Senior Leadership Team receive regular reporting on risks relating to financial and domestic abuse and have ultimate accountability. The purpose of this Policy is to inform all our staff, stakeholders and insureds of the required approach to ensure financial and domestic abuse is not enabled and to protect the interests of victims.

## 3. Designated Financial & Domestic Abuse Compliance Officer

The Financial & Domestic Abuse Compliance Officer is Jaydon Burke-Douglas, General Counsel.

The Financial & Domestic Abuse Compliance Officer is responsible for implementing effective Financial & Domestic Abuse procedures, monitoring compliance with those procedures and reporting to the Board. The ProRisk Financial & Domestic Abuse Compliance Officer reports to the Board at least annually and at any such time as a matter of material concern arises (including in respect of any material breach of this Policy).

The ProRisk Financial & Domestic Abuse Compliance Officer has appropriate level of seniority within the firm, understands the relevant legislation and regulations and has the full support of the Board and Senior Leadership Team in carrying out his responsibilities.

The ProRisk Financial & Domestic Abuse Policy Compliance Officer’s role is to act as the main point of contact within ProRisk with day to day responsibility for all activity relating to financial or domestic abuse. The Financial & Domestic Abuse Officer’s specific responsibilities include:

- Establishing, maintaining and monitoring ProRisk’s financial and domestic abuse procedures.
- Receiving reports of any suspicious activity from within ProRisk or external stakeholders.
- Establishing and maintaining training for our staff.
- Reporting to the Senior Leadership Team and the Board.
- Working with our capacity providers to monitor developments in legislation, regulations and practice.

- Escalating incidents and liaising with regulatory and law enforcement bodies where it is appropriate to do so. (Note: there may be times where notifying third parties, including insurers, syndicates and managing agents may not be allowed under applicable legislation).
- Conducting periodic reviews of ProRisk's compliance with financial relevant legislation.

**If you have any queries or concerns regarding any financial or domestic abuse issue you should contact the Financial & Domestic Abuse Compliance Officer immediately.**

#### **4. Training**

We believe that it is of critical importance that all our relevant members of staff receive an appropriate level of training on how to assist you in dealing with financial or domestic abuse. We will therefore ensure we provide suitable training. We are supporting our people by:

- Educating our people on how to recognise and address financial or domestic abuse and providing them with the tools and resources necessary to achieve you wherever possible.
- Strengthening our workplace responses and gender equality strategy to support those affected by domestic and financial abuse.
- Engaging our people through volunteering.

**If you would like to discuss any further training requirements, please contact the Financial & Domestic Abuse Compliance Officer.**

#### **5. Protecting your privacy**

We understand that privacy and confidentiality can be critical to safety in any domestic and family violence situation and will take care to protect your personal information in line with our Privacy Policy.

Depending on your personal circumstances, we can help you:

- Change your personal, policy or login details to help protect the security of your information.
- Please note this may not be appropriate in circumstances where a violent family member is controlling your finances using your details, and any change may be a threat to your safety.
- Change arrangements for anything we may need to send to you. For example, by nominating the mailing address of a trusted family member or PO Box.

#### **6. Accessing other sources of information and support**

##### **General support**

1800RESPECT provides access to telephone or online counselling, information on safety planning, and information on how to support someone who is experiencing domestic and family violence. Call 1800 737 732.

Lifeline provides Australians experiencing a personal crisis with 24 hour crisis support and suicide prevention services. Call 13 11 14.

##### **Local Support**

ACT – Domestic Violence Crisis Service – 02 6280 0900 (24/7)

NSW – Domestic Violence Line – 1800 656 463 or 1800 671 442 (24/7)

NT – Domestic Violence Crisis Line – 1800 019 116 (24/7)

QLD – DV Connect Crisis Support – 1800 811 811 (24/7)

SA – Women's Safety Services – 1800 800 098 (24/7)

TAS – Family Response and Referral Line – 1800 633 937 (24/7)

VIC – Safe Steps Family Violence Response Centre (24/7)

WA – Women’s Domestic Violence Helpline – 1800 007 339 (24/7)

### **Additional Counselling support**

Relationships Australia provides support groups and counselling on relationships, and for abusive and abused partners. To be connected to the nearest Relationships Australia, call 1300 364 277.

Aboriginal Family Domestic Violence Hotline. Victims Services has a dedicated contact line for Aboriginal victims of crime who would like information on victims’ rights, how to access counselling and financial assistance. Call 1800 019 123.

The Victims Access Line provides free counselling and financial assistance for victims of crime. Call 1800 633 063 or the Aboriginal contact line on 1800 019 123.

### **Legal and Financial Support**

National Debt Helpline – 1800 007 007

Legal Aid NSW – 1300 888 259

Legal Aid QLD – 1300 651 188

Legal Aid VIC – 1300 792 387

Legal Aid WA – 1300 650 579

Legal Aid Commission of Tasmania – 1300 366 611

Legal Services Commission of SA – 1300 366 424

Northern Territory Legal Aid Commission – 1800 019 343

### **Support for Men**

Mensline Australia provides a free service offering national telephone and online support, information and referrals for men with family and relationship concerns. Call 1300 789 978.

### **Support for Children**

Child Protection Helpline – 132 111

Kids Helpline. Free, private and confidential, telephone and online counselling service specifically for young people aged between 5 and 25 in Australia. Call 1800 551 800.

Australian Childhood Foundation. Counselling for children and young people affected by abuse. Call 1800 176 453 / 03 9874 3922.

Signed



**Hamish MacDonald Nye**

Executive Director

Professional Risk Underwriting Pty Ltd

Updated: 25 March 2020