



Family Violence Policy

Family and Domestic Violence Policy

This Family and Domestic Violence Policy sets out Eclipse Insurance Pty Ltd ACN 629 644 846 (Eclipse) policy on Family and Domestic Violence and applies to all Eclipse customers.

What is Family and Domestic Violence?

Family and Domestic violence is a crime. Its where there is violence, abusive or bullying behaviour or actions towards a partner or former partner to scare and control them. It can happen at home or outside the home. It causes fear and harm to the body including to mental health.

- (1) Family and Domestic violence can happen to anyone. It happens in:
 - (a) all communities,
 - (b) in all cultures,
 - (c) to young and old,
 - (d) to wealthy and poor,
 - (e) in any profession and level of education.
- (2) Domestic and family violence can happen between,
 - (a) married and de facto couples,
 - (b) separated or divorced couples,
 - (c) former partners and exes,
 - (d) members of the LGBTIQ (lesbian, gay, transgender, intersex, questioning),
 - (e) carers,
 - (f) relatives,
 - (g) long term resident in a residential facility, such as retirement villages,
 - (h) extended family or kin in Aboriginal communities.

Support

At Eclipse we take family and domestic violence seriously and recognise the sever impact it can have on people. Our Policy outlines the support available to all Eclipse customers who may be experiencing any kind of family or domestic violence in any setting. We understand that if you are currently experiencing or have experienced family or domestic violence, communicating with us may be difficult or even challenging. We also understand



that in these circumstances paying for your premium may prove to be just as challenging. At Eclipse, we take full responsibility for ensuring that we can support you through these difficult and challenging situations.

Commitment

As part of our stance, we are committed to providing support to customers in these circumstances at the highest level of priority. We strongly reject and disagree with any form of violence and will ensure our customers are treated with dignity and respect.

Customers who indicate or disclose family or domestic violence will have immediate access to support from Eclipse.

Disclosure may be made to any relevant third parties with great care and with our customers safety in mind and at the forefront of our decision to making process.

Disclosing your situation to us

When you disclose your situation to us, or where we have reason to believe you are experiencing family or domestic violence, we will treat this information with sensitivity, diligence, and confidence. Some of the measures we will ensure include but are not limited to;

- (a) prioritise your situation;
- (b) act with confidence and care;
- (c) ensure our communication with you takes into account your situation, ensuring we do not add to the risk,
- (d) minimise the number of times you need to disclose your situation by ensuring our specifically trained family and domestic violence employees are dedicated to your matter,
- (e) provide you with financial hardship assistance if required,
- (f) suspend or defer collections of premium if required,
- (g) provide you with the information of agencies that may be able to support you further.

Our Employees

At Eclipse, all our customer facing employees have received awareness training to support customers experiencing family or domestic violence. We are dedicated to ensuring our training remains updated and we will continue to develop our skills to assist with supporting and identifying our customers in these situations.

Extra care

Protecting your personal and confidential information can be paramount and critical in ensuring your safety in some situations. In addition to our Privacy Policy, we will find a safe way to communicate with you and how we record your confidential information.



Claims Handling

With your situation in mind, we will always ensure that your claim is treated with priority. We can fast track your claim and discuss with you the best and most practical way to finalise your claim.

Paying your insurance premium

We understand that in some cases you may not be able to pay your insurance premium. If you have disclosed to us that you are in a situation of family or domestic violence or we have reason to believe you are in that situation, we may offer financial hardship assistance which can include deferring your premium or waiving your excess.

Other support and agencies

There are many organisations that can help and support you if you are experiencing violence but remember to always call 000 if you or your loved ones are in immediate danger.

1800 RESPECT	1800 737 732	1800respect.org.au	National 24 Hour Domestic and Family Violence and Sexual Assault Line
MENLINES	1300 78 99 78	mensline.org.au	24/7 support, information service for men with family and relationship issues
Lifeline	13 11 14	lifeline.org.au	24/7 counselling and referral service for people in a crisis situation
Beyond Blue	1300 224 636	beyondblue.org.au	24/7 support to people experiencing anxiety or depression
National Debt Hotline	1800 007 007	ndh.org.au	Financial counselling for people in financial difficulty
National Association of Community Legal Centres	Various per website	naclc.org.au	Independent not for profit community organisation that provides legal related services to people that are disadvantaged or have special needs
Support from your bank Utility Bills	Your bank may be able to help provide relief for your mortgage payments or provide other forms of relief. If you're finding it tough to pay your bills give your utility company a call because they may be able to assist.		
Translation and Interpreting Services	The Translating and Interpreting Service (TIS National) is an interpreting service provided by the Department of Immigration and Border Protection for people who do not speak English and for agencies and businesses that need to communicate with their non-English speaking clients.		