

Doctors Financial Services

Family and Domestic Violence Policy

Doctors Financial Services Pty Limited ABN: 56 610 510 328 | Australian Financial Services Licence Number: 487 758



Purpose of this publicly available policy

This policy sets out how Doctors Financial Services Pty Limited (DFS) supports customers who are affected by family and domestic violence.

We believe in doing the right thing by our customers, respecting who they are and their individual circumstances. If you are experiencing family and domestic violence, this policy is designed to assist you in dealing with us. We will prioritise your and your children's safety and we will respond flexibly to your individual circumstances.

DFS's publicly available Family and Domestic Violence Policy explains:

1. What we can do to help you
2. How our employees are trained to support you
3. Information about protecting your private information
4. Financial hardship support
5. Supporting our employees
6. Other agency contacts to support you

If you are in an emergency situation or not feeling safe, dial 000.

For confidential information, counselling, and support call **1800 RESPECT**. This service is available 24 hours a day, 7 days a week.

Family and domestic violence

Family and domestic violence is a serious issue that can happen to anyone. It is behaviour that is violent or threatening or controls another family member or causes that family member to be fearful. It can occur in current or past family or domestic relationships, including de facto, same-sex, parent-child and other family relationships.

Family and domestic violence is unacceptable in any relationship. Family and domestic violence may include, but is not limited to:

- physical or sexual abuse
- emotional or psychological abuse
- economic or financial abuse
- threatening, intimidating or coercive behaviour
- technological abuse
- stalking.

How DFS can help you

Our team is dedicated to supporting you when you need us. You can ask to speak to a member of the DFS team when you contact us.

Email: lifefadmin@avant.org.au

Phone: 1800 128 268

Mail: Level 6, Darling Park 3, 201 Sussex Street, Sydney, NSW 2000

If you tell us, or we identify, you are experiencing family and domestic violence, we will:

- provide you with access to a senior member of the team who you can deal with directly
- consider what we can do to keep your private information confidential
- provide you with sensitive claims handling
- help you set up a new policy
- provide financial hardship assistance and/or
- refer you to appropriate support agencies.

During your interactions with us we will not require you to contact the police or the alleged perpetrator.

Our employees are trained to support you

All DFS staff receive training relevant to their roles. This training includes how to:

- identify the early signs that a customer may be experiencing family and domestic violence
- respond to disclosures of family and domestic violence with dignity, respect, and care
- refer you internally to the head of our business for further support
- refer you to external community services for additional support.

Protecting your private information

We understand the risks of disclosing information when a customer has told us they are experiencing family and domestic violence. In addition to our standard privacy policy, we will:

- discuss safe ways to communicate with you and record this information
- where possible, accommodate your communication preferences, including the option to communicate with your preferred gender where possible
- ensure that your contact information is secure and confidential
- where possible, give you control over how your personal information is shared with third parties. (There may be times when legislation requires us to disclose information. We will work with you wherever possible in these instances.)

For further information on DFS Privacy policy please go to [Avant Group Privacy Policy](#).

Financial hardship support

If you have been impacted by family and domestic violence, you may be able to access financial hardship assistance such as:

- reviewing cover to make sure it suits your current circumstances
- deferring or reducing payments for premiums
- changing how often payments are made
- developing a payment plan
- reducing or waiving claims excess payments

Supporting our staff

We recognise our staff may be adversely affected by supporting customers experiencing family and domestic violence, either due to the impact of the customer's issues or when their interactions with a customer cause them to relive their own experiences of family and domestic violence. We support staff who are impacted through training, additional leave and external referrals.

Avant also have an Employee Family and Domestic Violence policy that is designed to support employees affected by family and domestic violence, and ensure they are supported in the workplace.

Other services that may be able to support you

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

1800 RESPECT

Phone: 1800 737 732

Website: 1800respect.org.au

National 24-hour family and domestic violence and sexual assault line.

MensLine

Phone: 1300 78 99 78

Website: mensline.org.au

24/7 support, information, and referral service for men with family and relationship issues.

Lifeline

Phone: 13 11 14

Website: lifeline.org.au

24/7 counselling and referral service for people in a crisis situation.

Beyond Blue

Phone: 1300 224 636

Website: beyondblue.org.au

24/7 support to people experiencing anxiety or depression.

National Debt Hotline

Phone: 1800 007 007

Website: ndh.org.au

Financial counselling is a free, confidential service to assist people in financial difficulty.

National Association of Community Legal Centres

Website: naclc.org.au

An independent not-for-profit community organisation that provides legal and related services to the public, focusing on the disadvantaged and people with special needs.