

Domestic and Family Violence Policy

February 2024



Youi's Domestic and Family Violence Policy

At Youi, we recognise that domestic and family violence (DFV) is a serious issue facing the wider Australian community. As part of our ongoing commitment to assisting customers and employees who may be affected by it, we've created this document to outline ways in which we help support victims and enable them to speak out.

If you've witnessed or been subjected to domestic or family violence, we hope this document gives you the confidence you need to take action.

Speak up

If you, or someone you know, is being affected by family and / or domestic violence, there are options available.

Phone

You can contact our **Priority Assistance service** on **1300 533 700**
Available Monday – Friday 8:30am to 4:30pm

Email

Or email priorityassist@youi.com any time.

1. Introduction

- 1.1 This is Youi's Domestic and Family Violence Policy. This Policy outlines the principles and minimum standards that must be followed where DFV has been disclosed to or identified to us, we take reasonable steps to provide extra support to customers affected by DFV. The steps taken will be in a manner that is sensitive to the customers' situation and minimises the risk of further abuse and harm.
- 1.2 Youi recognises that domestic and family violence (DFV) is serious and prevalent in the community and we are committed to taking extra care with customers and employees who experience DFV.
- 1.3 DFV refers to violence, abuse, threats or other behaviour between family members (for example children and parents) or between people in an intimate relationship where fear, physical and/or psychological harm is caused.
- 1.4 DFV may include physical, emotional, financial, sexual, social, technology-facilitated or spiritual abuse, threats, harassment, isolation, and control within families and domestic partnerships. It is immoral, violating human rights, and often criminal. It has devastating consequences on those who have experienced it, as well as their families and communities.
- 1.5 DFV can affect people of all cultures, religions, ages, genders, sexual orientations, educational backgrounds, and income levels.
- 1.6 DFV can be temporary and our specialist teams are trained to recognise that this may not always be an inherent part of that person, that circumstances change and to share the support Youi may be able to provide.

2. Definitions

2.1 Key terms to support the comprehension of this Policy are in the table below.

Term	Definition
Domestic and family violence (DFV)	<ul style="list-style-type: none"> • Domestic violence means “violence, abuse, threatening or other behaviour between people who are currently, or have previously, been in an intimate relationship”. <p>The perpetrator uses violence and abuse to control and dominate the other person. This causes fear, physical harm, and/or psychological harm.</p> <ul style="list-style-type: none"> • Family violence means a person who exhibits “violent, threatening, or other behaviour by a person that coerces or controls a member of the person’s family or causes (them) to be fearful.” • DFV can take many forms, including but not limited to <ul style="list-style-type: none"> – economic (financial) abuse, – emotional (psychological) abuse, – physical and sexual abuse, – technology-facilitated abuse – social abuse, – spiritual abuse, and/or – verbal abuse.
Customer	<ul style="list-style-type: none"> • A person holding or enquiring about holding a Youi insurance product, an authorised person on a Youi insurance policy, or a person who is not insured with Youi but to whom the benefit of a Youi policy extends.
Economic abuse	<ul style="list-style-type: none"> • Economic abuse (also called financial abuse) is abuse that undermines the victim’s ability to leave the situation, or efforts to become economically independent. • Examples include coercing someone to put debts in their name, changing asset ownership without their permission, refusing to pay bills or provide money for living expenses, restricting access to bank accounts, identity theft to secure credit, or preventing a person from obtaining employment.
Emotional abuse	<ul style="list-style-type: none"> • Emotional abuse (also called psychological abuse) is abuse that subjects a person, or exposes them, to behaviour that may result in psychological trauma including anxiety, chronic depression, or post-traumatic stress disorder. • Examples include stalking, online humiliation and intimidation, telling them what to wear, constantly undermining their self-esteem and self-worth.
Financial abuse	<ul style="list-style-type: none"> • See “economic abuse”

Term	Definition
Psychological abuse	<ul style="list-style-type: none"> • See “emotional abuse”
Physical abuse	<ul style="list-style-type: none"> • Means when a person uses physical force against another person. • Physical abuse can start slowly and inconspicuously and get more intense or worse over time. • Examples include slapping, punching, kicking, spitting, scratching, trying to strangle or choke, driving dangerously, destroying property, belongings, or throwing things, locking someone out of the house or in the house, food deprivation, physical restraint, using weapons.
Sexual abuse	<ul style="list-style-type: none"> • Sexual abuse is any form of forced or unwanted sexual activity. The perpetrator of sexual abuse may use physical force, make threats, or take advantage of a person unable to give consent. It can lead to long-term mental health issues. • Examples include rape, unwanted touching, forced sex without protection, assaulting the genitals, sexual jokes.
Social abuse	<ul style="list-style-type: none"> • Means when a perpetrator prevents a person from spending time with family and friends or participating in social activities. By isolating a person from their support networks, the perpetrator is attempting to assert power and control. • Examples include deciding who a person can talk to and spend time with, continuously criticising the person’s friends and family, moving the person far away.
Spiritual abuse	<ul style="list-style-type: none"> • Is the denial or use of spiritual or religious beliefs and practices to control and dominate a person. It can impact the person’s self-esteem and confidence, make them feel guilty, damage their spiritual experiences and isolate them. • Examples include preventing someone from practicing their religion, ridiculing someone’s understanding of religious practices or beliefs, forcing someone to act against their spiritual or religious obligations.
Technology-facilitated abuse	<ul style="list-style-type: none"> • Is when someone harasses, threatens, monitors or impersonates another person continually using technology. • Examples include constantly leaving phone messages, texts, emails, social media comments, tracking a person’s whereabouts using mobile apps, tracking via online banking, hacking into a person’s accounts (email, social media, policy, bank accounts), restricting access to technology (e.g. mobile phone), revenge porn, posting false information about someone, pretending to be someone else in order to monitor a person.

Term	Definition
Verbal abuse	<ul style="list-style-type: none"> Is a key feature of emotionally abusive relationships. The perpetrator consistently makes statements that negatively label a person. This has serious impact on self-esteem and confidence of the victim. Examples include name-calling, continuous criticism, yelling.

3. Policy Principles and Standards

The Policy principles and standards are designed to act as a minimum standard for meeting Youi's obligations to support customers and employees who experience DFV.

3.1 PRINCIPLE 1: Identification of domestic and family violence

3.1.1 Kinship or marriage is not the only connection to DFV, but may also include:

- past or current intimate relationships—including people who are dating or living together, regardless of their gender or sexuality, or whether the relationship is of a sexual nature
- relationships involving carers—where care is provided to older people, people with disability or a medical condition
- relatives and guardians
- Aboriginal and Torres Strait Islander concepts of family including extended family, and
- other culturally recognised family groups.

3.1.2 We will be vigilant for signs of possible DFV. DFV is challenging to identify. However, there are signs of possible DFV which may help in protecting customer safety and privacy as quickly and appropriately as possible. These signs may include, but are not limited to the following:

- Expresses concerns about their privacy, safety or the disclosure of information to another person on the policy,
- Appears reluctant to involve another party associated with the service, such as an authorised policyholder,
- Mentions that an intervention order/apprehended Domestic Violence Order (DVO) (or equivalent) is, or has recently been, in place.

3.2 PRINCIPLE 2: Disclosures of domestic and family violence

3.2.1 We will handle all disclosures with sensitivity and respect. We understand it takes incredible courage for a person to make a disclosure of domestic or family violence.

3.2.2 We will treat disclosures of DFV as sensitive personal information and to be kept confidential, except when the law requires disclosure.

3.2.3 Customers may make a disclosure of DFV to any Youi employee. Procedures must be in place for employees to know how to respond to these disclosures.

- 3.2.4 Customers may make a disclosure of DFV to any Youi service provider. Procedures should be in place for service providers to know how to respond to these disclosures.
- 3.2.5 If a customer identifies and discloses that they are impacted by DFV and request additional information or services, employees are to refer them to external support agencies (Appendix A) for non-general insurance matters.
- 3.2.6 If an employee or service provider believes a customer or any other person is in immediate danger, the matter should be referred to the Police.

3.3 **PRINCIPLE 3: We are committed to taking extra care with customers who are affected by domestic and family violence**

- 3.3.1 Customers affected by DFV must be treated fairly and sensitively by employees.
- 3.3.2 The customer knows their own experience. Every instance of DFV differs, and every customer knows best how to keep themselves safe. The first step is to check with the customer how they wish to proceed. We will inform customers of the options available to them and empower them to be able to choose the most appropriate help for them.
- 3.3.3 Across all contacts with a customer who has disclosed they are experiencing DFV; it is vital to ensure information being shared is not endangering them. Before any information is sent to a customer, it should be verified with the customer that the information will be sent in a safe way.
- 3.3.4 Customers who have disclosed they are experiencing DFV are referred to the Priority Assistance Team to support these types of vulnerable customers.
- 3.3.5 If the customer does not wish to, we will not require someone to explain that they are experiencing DFV more than once. The customer files will be flagged as being case managed, so they are always referred to the Priority Assistance Team.
- 3.3.6 We understand that safety and confidentiality is paramount when assisting customers who are at risk of harm. Firstly, we will check with the customer that all contact information on the account is accurate, to ensure the abuser's contact information is not listed. We do not want to put the customer at risk. We will discuss options with customers about additional steps available to protect their privacy and get their consent before applying these.
- 3.3.7 We will ensure the customer knows who is authorised on their policy and they can choose what action is appropriate to their circumstance. We will explain what the steps are and exactly what will happen (if the authorised representative will be notified). The customer has the option to remove an authorised representative.

3.4 **PRINCIPLE 4: We are committed to taking reasonable steps to support customers who are affected by domestic and family violence**

- 3.4.1 We will take reasonable steps to support customers who are affected by DFV. As a minimum, support measures customers affected by DFV can access are:
 - Completing personal information updates when setting up new policies or changing policy information or during a claim. We understand that when a person needs to change contact details because of an abuse situation it is vital

that these new details are kept private.

- Requesting to change the preferred communication recipient.
- Reviewing who is authorised to make decisions on the policy(ies).
- Discussing any additional account and ID check security measures.
- Having access to a dedicated number to the Priority Assistance Team who are trained in supporting vulnerable customers.
- Having access to financial hardship assistance.

3.4.2 Other support options that may be considered to support customers affected by DFV include:

- Giving customers the option to change identity verification procedures so that they are not linked to a customer's personal details.
- Applying the financial hardship policy flexibly, on a case-by-case basis.
- Fast-tracking financial hardship requests when DFV is disclosed as an issue.
- Establishing arrangements with debt collection agencies so that, if they become aware of a DFV situation as part of their debt collection, they are required to inform Youi.
- Establishing arrangements for a cash settlement of a claim.
- Discussing a policy premium pricing if an increase in premium is due to violent actions of another person.
- Reviewing a claim rejection decision when the damage is caused by any person who shows violence to the insured and is named on the policy as an authorised person.
- Reviewing situations, according to State legislation, where your tenants are victims of domestic violence and need to vacate the insured property because of any notices or orders issued by a Court of Law.

3.4.3 For those who have experienced family violence, we acknowledge documentation may be difficult to provide. We will take that into account when transacting a policy or a claim.

3.5 PRINCIPLE 5: Training and awareness

- 3.5.1 We will ensure this policy is published on Youi's external website.
- 3.5.2 We will ensure that all employees are made aware of this policy in their induction process.
- 3.5.3 As a minimum, all employees are required to complete mandatory awareness training about DFV, how this may affect customers and employees, recognising the signs of abuse and knowing the support measures Youi has in place.
- 3.5.4 Designated DFV responders must complete specialist training in how to handle DFV issues sensitively and appropriately.
- 3.5.5 Youi's service providers must be made aware of who they are to inform within Youi if a disclosure from a customer about DFV is received. As a minimum, Youi's service providers must be made aware of this policy on Youi's website.

4. Related Legislation and Documents

- 4.1 This Policy aims to meet obligations from laws, regulations, guidelines and industry codes relevant to DFV including, but not limited to:

Jurisdiction	Mandate
Australia	<ul style="list-style-type: none">• Australian Criminal Code Act 1995• Fair Work Act 2009• General Insurance Code of Practice 2020• Fair Work Ombudsman "Employer guide to family and domestic violence"• Privacy Act 1988• Family Law Act 1975 (Cth)
New Zealand	<ul style="list-style-type: none">• Domestic Violence – Victim's Protection Act 2018• Employment Relations Act 2000• Human Rights Act 1993• Privacy Act 1993
South Africa	<ul style="list-style-type: none">• Protection of Personal Information Act 2013

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