

# Open's policy on supporting customers affected by domestic or family violence

This is the domestic and family violence policy of Open Insurance Pty Ltd ('Open'). This policy outlines how Open will support customers affected by domestic or family violence and ensures Open's staff can provide you with targeted assistance if required. If you buy a car, home, contents or landlord insurance product from Bupa, this policy will apply.

#### Your safety is paramount

If you're in an emergency or feel unsafe, please call the police on **000**. The safety of customers and their family affected by domestic or family violence comes first. For support, please call **1800 RESPECT**, available 24/7 for counselling and support services.

## Open's commitment to you

Open understands that there are times when customers may be feeling vulnerable and appreciates this can take on many forms, including issues and difficulties arising from domestic or family violence. In these situations, Open is committed to providing extra care and support and recognises that these vulnerabilities can give rise to unique needs, which can change over time or in response to particular situations.

## What is family violence?

Family violence is "violent, threatening or other behaviour by a person that coerces or controls a member of the person's family... or causes the family member to be fearful." (from Family Law Act 1975 (Cth), section 4AB).

Family violence can include physical violence, emotional abuse, financial or economic abuse and damage to property.

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## How can Open help?

If you tell Open or Bupa, or it is recognised, that you are affected by domestic or family violence, Open is here to support you. Open ensures its employees, agents and partners, including Bupa, are appropriately trained so that:

- the number of times that you need to disclose information about your situation is minimised:
- your claims process is handled with the utmost care;
- you are engaged with sensitivity and compassion;
- your safety is prioritised, by protecting sensitive, private and confidential information; and
- you can be referred to specialist services.

If you're experiencing language barriers or difficulties, Open will provide a translation service to assist you at policy set up, management and claims time. If you're experiencing financial hardship, Open will work with you and discuss what options are available to help with the financial and emotional stress.

## **Accessibility services**

#### Interpreting services

There are three ways to talk to Open or Bupa using an interpreting service.

- 1. Let Open or Bupa arrange an interpreter for you when you're on the phone During your call, say that you'd like to use an interpreter and Open or Bupa will arrange it for you.
- 2. Arrange your own interpreter

You're welcome to have someone you trust interpret for you. During your call, just let Open or Bupa know who is speaking and that they will be interpreting for you.

3. Contact Translating and Interpreting Services

Translating and Interpreting Services (TIS) are available 24/7 and their interpreters speak over 160 languages. They're available over the phone and in person.

The process with TIS:

- a. call TIS National on 131 450 or pre book an appointment with TIS tis.prebook@homeaffairs.gov.au;
- b. when booking by phone an automated prompt will ask you which language you need. Please state the language you require;
- c. once connected with an interpreter in your language, please provide your name, advise you wish to speak with Bupa General Insurance; and
- d. stay on the line while the operator connects you and the interpreter through to Open or Bupa.

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#### Hearing impaired services

If you are deaf and/or find it hard to hear or speak with people who use a phone, the National Relay Service (NRS) can help you communicate. The NRS is available 24 Hours a day, every day.

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Voice Relay number 1300 555 727

**TTY number** 133 677

**SMS relay number** 0423 677 767

Click **here** to find more information.

#### Do you need to talk to someone?

If you are experiencing domestic or family violence and would like more information on the extra care you can receive, please call:

#### +61 1300 925 772 or

+61 2 7201 5060 (overseas/emergency number)

Effective date: 01/06/2022