

Committed to assisting those seeking support.

McKenzie Ross is genuinely committed to assisting those seeking support. This Vulnerable Client Policy outlines how McKenzie Ross & Co Pty Ltd (McKenzie Ross) will support our clients who are experiencing family violence, financial hardship or other vulnerabilities that may require additional assistance.

This policy is underpinned by the [Insurance Brokers Code of Practice](#) (IBCOP) and [General Insurance Code of Practice](#) (GICOP).

When we act on your behalf, we will either assist you directly or contact your insurer on your behalf, depending on your circumstances, to request they provide all available measures of support.

We have internal policies and training appropriate for our team members. This is to assist team members in understanding and supporting our retail insurance clients who need extra support.

McKenzie Ross is understanding, caring, and compassionate to those in difficult situations. We are committed to recognising and supporting our client's experiencing vulnerability and will work with you to identify how best to support you. We will consider your needs, engage with sensitivity, and respect and decide how to best respond.

If you are going through a personal experience that gives rise to unique needs, McKenzie Ross will provide extra support.

We support clients experiencing vulnerability

A vulnerable client is a client who, due to personal circumstances, is more susceptible to loss or harm.

There are a number of reasons a person may experience vulnerability including:

- Financial hardship, including low income and/or high levels of debt
- Family or domestic violence
- Physical disabilities
- Illness, severe or long-term (including mental health)
- Language or communication barriers
- Cultural background
- Literacy, numeracy, technological barriers, or low financial management skills
- Change in circumstances e.g., job loss, divorce etc
- Age

- Remote location.

We understand that not all clients in the situations listed above will be vulnerable but if you are facing any of these hardships and require extra support, we encourage you to contact your McKenzie Ross so we can work with you to discuss your situation and the options available to support you. We will work with you to try to find suitable and appropriate support measures.

Training

McKenzie Ross is committed to providing appropriate training relevant to team members and business partners who:

- engage with clients; and
- are responsible for the development of products, processes, and systems.

Training considers the nature of the vulnerability, how to identify and engage effectively and appropriately with affected clients and how to apply this policy.

We review and update our training regularly and as required. We are a people driven business and we want to support our clients who need it most.

When should we be advised of the situation?

As soon as it is recognised that the situation may compromise your insurance arrangements, and when you are comfortable sharing the experience. We understand it may be difficult to talk about your situation. We will treat you with empathy and ensure we treat your information in accordance with [our Privacy Policy](#). We will not request evidence of vulnerability before we enact this Policy.

Family violence

If you are experiencing family violence, we will act with sensitivity and with utmost consideration for your security. Family violence is any violent or threatening behaviour by a family member that coerces or controls another member of the family resulting in fear. When you disclose this, we will prioritise your safety, discuss the best way to communicate with you to avoid any risk for your safety and treat your disclosures with confidentiality. We will discuss with you if communication and assistance should include other persons, both professionals (lawyers, counsellors, financial advisors) or non-professionals (your support people). We will refer you to family violence specialists where appropriate. We will ensure you speak to one team member who is familiar with your circumstances. If you prefer to speak to a specific employee, please let us know. If you do not wish to communicate about family violence with us over the internet or over the phone from fear that other people may have access to your communications, please advise us.

Financial Hardship

If you have difficulty meeting your financial obligation to the insurer due to a variety of reasons (family violence, unemployment, divorce, serious injury or death, increase in the costs of living) and your hardship is unforeseen you will be entitled to support.

This support does not include support with paying the premiums to the insurer, but we can still (on your behalf) inform the insurer of your circumstances and explore support options with them such as a change to payment frequency, instalment payments, extended payment terms and similar.

If you have trouble paying an excess under an insurance policy or you are making a claim that caused you to experience financial hardship and require urgent financial benefit, please advise us as soon as possible.

We can on your behalf, request your insurer to fast track your claim if you have an urgent financial need. We can either contact the insurer on your behalf and advise of your hardship or direct you to the insurer's Financial Hardship policy.

We can assist you with application for Financial Hardship support.

We can notify your premium funder of your circumstances.

If the insurer is seeking to recover money from you because they believe you caused the damage, we will contact the insurer to put recovery action on hold pending the outcome of your application for Financial Hardship support.

If you owe money to us and experience financial hardship, we can assist you in a number of ways depending on your circumstances. For example, we can delay the date on which a payment must be made, arrange for payment in instalments, waive our service fees or provide other options, depending on your circumstances.

Privacy

We believe in treating our clients with respect, empathy and in a non-judgmental manner and are committed to managing clients with the utmost consideration for their security and individual circumstances. We aim to provide affected clients with entitlements to safe, supportive, timely and flexible assistance.

Any information provided will be treated in the strictest of confidence. If a joint policy holder is the perpetrator of family violence, the information provided will never be disclosed to the other party.

Policy Review

This policy may be reviewed, varied, added to, or withdrawn from time to time to ensure that it continues to meet legislative requirements and best practice standards.

While all team members must comply with any obligations set out in this Policy, the Policy (and any amendments to it) does not form part of any contract (including any employment contract or contractor agreement).

Where do I go for more information?

Your first point of contact should be your McKenzie Ross Account Manager.

There are many organisations that are ready and willing to support those in vulnerable situations. Please refer to the Support Services noted below.

Here are the ways to contact us:

Phone (02) 9691 2222

Email enquiries: info@mckenzieross.com.au

Visit our [website](#) and use our enquiry form.

Send a letter to our office at Level 4 / 501 La Trobe Street, Melbourne Victoria 3000

Emergency

In an emergency, victims, or those witnessing violence should call the police on 000.

Support Services

Family violence & counselling support

Local Support

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

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

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

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

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

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

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

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

1800RESPECT – A national family violence and sexual assault service, available 24/7. Call 1800 737 732 or go to: www.1800respect.org.au.

Centrelink – Provides payments, social work counselling and third-party referrals. Centrelink also provides crisis payments for victims of domestic violence or other extreme circumstance who have left their home and cannot return. Go to: www.humanservices.gov.au.

Family Relationship Advice Line – Information and advice on family relationship issues and parenting arrangements after separation. Available from 8 am-8 pm Monday to Friday and 10am-4pm Saturday. Call 1800 050 321 or go to: <https://www.familyrelationships.gov.au/>.

Lifeline – Provides crisis support services, available 24/7. Call 13 11 14 or visit www.lifeline.org.au.

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 or go to: <https://relationships.org.au/>.

Beyond Blue – Provides 24/7 support for anxiety, depression, and suicide prevention for everyone in Australia. Available 24/7. Call 1300 224 636 or go to: www.beyondblue.org.au.

Legal Support

Community Legal Centres (CLC) – Can provide advice on Apprehended Violence Orders (AVOs), family law, credit and debt / financial counselling and other generalists civil law advice. Find a local CLC at www.clcs.org.au.

Legal Aid – Can provide advice on intervention orders, family law and civil / credit and debt matters. Find a legal aid commission at www.nationallegallaid.org/.

Women’s Legal Service Australia – Provides face-to-face legal advice through outreach services and runs a partnership to provide family law advice through Family Relationship Centres. www.wlsa.org.au/ or www.familyrelationships.gov.au/.

Financial Support

National Debt Helpline – You can talk on the phone to a financial counsellor from anywhere in Australia for free, confidential and independent financial advice by calling 1800 007 007 (from 9.30 am – 4.30pm, Monday to Friday) or go to: <https://ndh.org.au/>.

MoneySmart – Created by ASIC (Australian Securities and Investment Commission) so you can get [guidance](#) on general financial matters as well as specific information on protecting your money and yourself from [financial abuse](#).

Mob Strong Debt Helpline – A free legal advice service about money matters for Aboriginal and Torres Strait Islander peoples anywhere in Australia. Available from 9.30am to 4.30pm, Monday to Friday. Call 1800 808 488.

Support for Children

Kids Helpline – Free, private and confidential telephone and online counselling service specifically for young people aged between 5 and 25 in Australia, available 24/7. Call 1800 551 800 or go to: <https://kidshelpline.com.au/>.

Australian Childhood Foundation – Counselling for children and young people affected by abuse. Call 1800 176 453 or go to: <https://www.childhood.org.au/>.

Child Protection Services – If you are concerned about a child’s wellbeing, call 000 in life threatening situations, otherwise please contact the Child Protection Services in your state.

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, available 24/7. Call 1300 78 99 78 or go to: www.mensline.org.au/.

Interpreter services Translating and Interpreting Service (TIS)

Provides an interpreting service for people who do not speak English and for agencies and businesses that need to communicate with their non-English speaking clients. Call 131 450 or go to: www.tisnational.gov.au/.

Hearing Impairment Services

If you are deaf and/or find it hard hearing or speaking with people who use a phone, the [National Relay Service](#) (NRS) can help you.

Voice Relay number – 1300 555 727

TTY number – 133 677

SMS relay number – 0423 677 767