

Family and Domestic Violence Policy (Policy)

Date of publication: December 2023

Family and domestic violence can affect anyone. MLC Life Insurance seeks to minimise impact to customers by providing support and practical assistance.

MLC Life Insurance recognises that everyone's situation and needs are different.

Family and domestic violence is not limited to physical instances of violence and may also include:

- emotional abuse,
- psychological abuse,
- financial/economic abuse,
- sexual abuse,
- threats of abuse, and
- damage to property and animals.

This Policy explains how we can assist you if you're affected by family and domestic violence, and your situation makes it hard to access our products and services.

About this Policy

At MLC Life Insurance, we're committed to supporting and treating all our customers with empathy, compassion and respect.

We may not always be able to identify someone affected by family and domestic violence, so please get in touch with our contact centre on **13 65 25** when it's safe to do so. There are additional support services that may be helpful.

Our commitment to you

If you're affected by family and domestic violence, we can offer the following assistance:

- Communication – we'll explore safe and alternative ways to communicate with you at a mutually suitable time and date and record the support you require.
- Collecting information – we'll minimise the information we request from you where it's reasonably possible. We understand you may not have access to your personal information, records and documents. For this reason, we'll consider alternative ways to validate your information and establish your identification¹.
- Extra support – if you'd prefer, we can direct our communications and documents to your nominated support person. They may be your financial counsellor, lawyer, community services or social worker, legal aid officer, family violence specialist or any other services. We will arrange an interpreter if one is required.
- Financial hardship – if you're also experiencing financial hardship, we'll discuss our flexible support options to help you keep your cover. In an event of a claim, we may be able to assist by prioritising your claim or making an advance payment where appropriate.

- Privacy – we protect your right to privacy in line with our **privacy policy**. We'll make sure any information relating to your situation is treated with care and sensitivity and kept confidential.
- Referral – if you would like us to, we can also help you get in touch with an external family violence and financial hardship service.
- Beneficiary nominations – we'll assist you if you need to make a change to your beneficiary nomination(s).
- Claims – we'll do what we can to minimise the impact your family and domestic violence situation has on your claim. We'll be flexible in our approach to your claim and provide you with additional support. This may include obtaining information on your behalf, minimising the information we request from you or prioritising your claim.

When designing or making changes to our products, services, and processes, whether through upgrades or obligations, we will consider the potential impacts and implications our products, services, and processes may have on someone experiencing family and domestic violence.

¹ There are times when we are required by law to confirm your identity. This is a requirement under Anti-Money Laundering and Counter-Terrorism Financing Rules Instrument 2007 (No.1) 2007

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LIFE INSURANCE

Our commitment to help our people help you

We make sure our staff have role-appropriate training and up-to-date reference documents to help them recognise signs of family and domestic violence.

Our staff are trained to treat you with dignity, respect and compassion, no matter what you're going through.

We're committed to creating a supportive workplace and providing internal guidelines and services for staff who may be impacted (or distressed after assisting a customer affected) by family and domestic violence.

We review this Policy at least every three years from the preparation date (October 2023) to make sure it's kept up to date.

Contact details for external support services

If you or someone you know is affected by family and domestic violence, you can call **1800RESPECT** on **1800 737 732** for 24/7 support for anyone impacted by family, domestic or sexual violence.

If you're in danger, call **000**.

Contact us for general enquiries

Call us on **13 65 25**, 8.30am to 6pm (AEST/AEDT) Monday to Friday.

Outside of Australia? You can call us on **+612 9121 6500**

Email us
enquiries.retail@mlcinsurance.com.au

Write to us
MLC Life Insurance
PO Box 23455
Docklands VIC 3008

Making a complaint

If you have a complaint about our organisation, related to our products, services, staff or the handling of a complaint, we'd like the opportunity to put it right.

Please call us on **13 65 25** (toll free **1800 062 061**) or for international calls **+61 2 9121 6500** (charges apply) between 8.30am and 6pm (AEST/AEDT), Monday to Friday to discuss your concerns. For hearing impaired customers, please call **1300 555 727**. For customers requiring interpreting or translation services, please call **13 14 50**.

If we're unable to resolve your concerns to your satisfaction, we will put you in contact with our Internal Complaints Resolution Team. For more information, please visit **mlcinsurance.com.au/support/customer/complaint** or alternatively you can write to:

The Complaint Manager
MLC Life Insurance Resolve
PO Box 23501
Docklands VIC 3008,

or send your concerns to
resolve@mlcinsurance.com.au

If you're not satisfied with the resolution provided by our Internal Complaints Resolution Team, or we haven't responded to you in 45 days for super or traditional trustee service complaints, and 30 calendar days for other products and services, you can lodge a complaint with:

The Australian Financial Complaints Authority (AFCA)
GPO Box 3
Melbourne VIC 3001

Email: **info@afca.org.au**
Phone: **1800 931 678** (free call)

Or

The Office of the Australian Information Commissioner at **oaic.gov.au/privacy/privacy-complaints** or by calling **1300 363 992**.