

Members Experiencing Vulnerability



Insurance
For the better

Our Commitment

At RAC, our purpose is to be the driving force for a better WA by offering our members great products, services and experiences while inspiring positive community change.

We are for all Western Australians, and that means:

- » Ensuring we contribute to a safe, sustainable and connected future for WA
- » Providing products, services and experiences that are of real value
- » Being open, responsive and fair in the way we conduct our business
- » Responding to member feedback
- » Helping those experiencing vulnerability

Vulnerability

At RAC Insurance, we look to provide an extra level of service and sensitivity to members experiencing vulnerability, as we recognise that at different times anyone may need help due to their circumstances.

These circumstances may be temporary, situational or permanent and include age, language or literacy barriers, living in a remote location, family violence, physical or mental health conditions, financial hardship, Aboriginal or Torres Strait Islander status or cultural background.

We outline below, under 'How RAC Insurance will support you', our capacity to help members experiencing vulnerability.

Key Principles

We want all our members to be able to achieve the best outcome possible. If you are experiencing vulnerability you may need extra care, or a particular level of service from RAC Insurance.

We will adopt the following principles in our interactions with you.

Trust and Reliability

We will deal with your situation with care and confidentiality, so you can trust us with your sensitive information, and we can work together to better support you through the difficulties you're experiencing.

Access and communication

We will ensure our services are easy to access through ways designed to meet a variety of needs. We will work with other people who you authorise to act on your behalf.

Assistance

We will engage with you to gain a better understanding of your needs and provide details of the assistance options for you to consider..

How RAC Insurance will support you

If you tell us that due to a vulnerability you need additional support, we will work with you to try to find a suitable, flexible, sensitive and compassionate way to proceed.

1. Care with your sensitive information

- a) We encourage you to tell us about your vulnerability; so that we can be aware of your needs and can work with you to arrange support.
- b) We will treat any information you provide with sensitivity and take care to protect your privacy by keeping it confidential and limiting access to appropriate people only.

2. Access and communication

- a) We will make every effort to arrange an interpreter if you need this help to communicate effectively with us.
- b) On our website there will be a link to information about interpreting services and the National Relay Service (this includes the teletypewriter services (TTYs)).
- c) We will communicate with you using your preferred method of contact.
- d) If you need additional support from someone else (for example a lawyer, consumer representative, interpreter or friend), then please tell us. We will allow for this in all reasonable ways.
- e) If you need support to meet identification requirements, we will take reasonable measures to support you.

3. Training

We have internal procedures and training to help our employees support you if you may be experiencing vulnerability, and to take account of your particular needs and decide about how best to support you.

4. Particular Assistance

- a) In Family Violence situations we can offer additional support if you bring your circumstances to our attention, and our website outlines the support available.
- b) You will also find on our website other ways we can support our members experiencing vulnerability, related to the RAC products and services you have.

Others who can help

If you need to access additional sources of information, we provide details on our website for agencies who offer specialised support.

Continuous improvement

We are committed to enhancing our members' experience; therefore, this policy is reviewed on a regular basis.