

RAC members **insurance** **policy**

Members experiencing vulnerability



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 difficulty, Aboriginal or Torres Strait Islander status or cultural background.

We outline below, under 'How we 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. Protecting private and confidential information

- a. RAC Insurance will ensure confidential handling of private and confidential, and personal information about members affected by family violence in order to protect their safety.
- b. 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.
- c. 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.
- d. RAC Insurance will address privacy and confidentiality concerns for a member affected by family violence by:
 - i. Ensuring it has systems in place to keep the member's contact information secure and confidential;
 - ii. Treating all information about the member as sensitive information; and
 - iii. Ensuring that protection put in place applies across all the policies the member holds.

2. Sensitive claims handling

- a. If a member affected by family violence makes an insurance claim with RAC Insurance, the claim will be:
 - i. treated with sensitivity, flexibility and with due care; and
 - ii. Prioritised based on the circumstances.
- b. Information regarding the member's vulnerability will be shared only as required with any third party.

3. Access and communication

- a. The safety of members is a priority and particularly important in the event someone is experiencing family violence.
- b. To minimise the need for members to repeat specific circumstances relating to family violence issues, where the member gives consent, a flag can be placed on the member's record.

- c. Where a member has self-identified to experiencing family violence, an employee and/or authorised representative may create a pass phrase on the member's profile to ensure their personal information is protected from disclosure.
- d. We will make every effort to arrange an interpreter if you need this help to communicate effectively with us.
- e. On our website there will be a link to information about interpreting services and the National Relay Service (this includes the teletypewriter services (TTYs)).
- f. We will communicate with you using your preferred method of contact.
- g. 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.
- h. If you need support to meet identification requirements, we will take reasonable measures to support you.

4. Financial hardship

- a. We understand that a member's vulnerability may be a cause of financial difficulties, therefore we encourage you to let us know if you need access to Financial Hardship support.
- b. We can fast track any Financial Hardship requests and consider other ways that may assist, including one or more of the following options:
 - i. Negotiating a payment plan to cover the excess or debt;
 - ii. Deducting the excess from the total of the claim settlement;
 - iii. Negotiating a reduced lump sum amount;
 - iv. If maintenance on a home is required before work starts, offering a cash settlement; or
 - v. Waiving the debt/excess.

5. Collection arrangements

- a. If RAC Insurance becomes aware that a member's debt involves a situation of family violence, it will not refer or sell the debt onto third-party debt collection agencies.

- b. If RAC Insurance becomes aware that family violence is involved in a debt after it has referred or sold that debt to a third party collection agency, RAC Insurance will work with the collection agency to provide the best outcome for the member. RAC Insurance will assess the options on a case by case basis. The options may include:
 - i. Repurchasing an existing debt; or
 - ii. Taking back a referred debt from a collection agency.
- c. RAC Insurance will consider the risks involved in attempting to recover debts in situations involving family violence, whether from a member experiencing family violence or from the perpetrator.
- d. The General Insurance Code of Practice requires collection agents to comply with the "Debt collection guideline: for collection and creditors" published by the Australian Competition and Consumer Commission and the Australian Securities and Investments Commission.

6. Training

- a. 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.
- b. All employees are required to complete the Code of Practice Training at induction and refresher training on a biannual basis. Training includes:
 - i. The definition of vulnerability;
 - ii. RAC Insurance's commitment to supporting vulnerable members;
 - iii. An overview of the RAC Insurance Vulnerability Policy and Webpage; and
 - iv. The approach to supporting vulnerable members.
- c. Member facing employees and authorised representatives are required to complete additional specialist Vulnerability Training to ensure they have the requisite knowledge skills and attributes to perform their roles.

7. Support for employees and authorised representatives

- a. RAC Insurance's employees and may be affected by family violence and require support in the same way that others do. Employees may be adversely affected either by the impact of the member's issues or when the interactions with a customer cause them to relive their own experiences of family violence.
- b. To ensure employee and authorised representatives are adequately supported, RAC provides:
 - i. Team Leader and Manager support;
 - ii. Employees with the ability to protect their identity through the practice of only using their first name when liaising with a member facing a vulnerability;
 - iii. An Employee Assistance Program that consists of four free confidential counselling sessions provided by an independent third-party support provider;
 - iv. Training that is specific to the employee's role, to assist them in dealing with difficult and/or traumatic conversations and access to knowledge resources that provide detailed information and instructions on what support and services they can provide; and
 - v. Employee with the option to contact agencies who can offer specialised support for family violence and other areas of vulnerability.

8. Particular Assistance

- a. In Family Violence situations we can offer additional support if you bring your circumstances to our attention.
- b. RAC Insurance and its employees are not well-placed to help with family violence outside the scope of insurance or financial matters, this is because they are not professional social workers or experts identifying family violence. Even so, employees can play an important role by suggesting to the member that they contact external support organisations such as:
 - i. **1800 RESPECT**
1800 737 732
respect.org.au
 - ii. **Womens Health and Family Services**
(08) 6330 5400
whfs.org.au
Includes Multicultural Womens Advocacy Service
 - iii. **Relationships Australia Western Australia**
1300 364 277
relationships.wa.org.au
- c. You will also find on our website other ways we can support our members experiencing vulnerability, related to the RAC Insurance products and service 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.



rac.com.au