

DEALING WITH VULNERABLE INSURED'S

For retail insurance, as Lloyd's is a Code subscriber, HSUA have internal policies to support those who are affected by vulnerabilities, including domestic and financial abuse and mental health conditions.

The aim is to engage with those affected in a compassionate, sensitive, dignified and respectful way. HSUA's policies include identifying and understanding when someone is vulnerable and how to consider their needs or vulnerability and arrange additional support, for example, referring the vulnerable person to people, or services, with specialist training and experience.

A person's vulnerability can be due to any of the following factors:

- Age
- Disability;
- Mental health conditions;
- Physical health conditions;
- Family violence;
- Language barriers;
- Literacy barriers;
- Cultural background;
- Aboriginal or Torres Strait Islander status;
- Remote location; or
- Financial distress.

We are required to provide support measures to those who are vulnerable including:

- Finding a way to work with the person that is suitable, sensitive and compassionate, protect the person's privacy and makes it easier for them to communicate with us;
- Identifying whether the person requires additional support and working reasonably with that support person – for example, a lawyer, consumer representative, interpreter or friend or a financial counselling or community support service;
- Implementing these support measures as early as possible and ensuring HSUA's processes are flexible enough to recognise the authority of a support person who is helping the person;

- Supporting those who may have difficulty providing identification and providing flexible alternatives for verification of identity – especially for people from the Aboriginal or Torres Strait Islander community or a non-English speaking background;
- Access to interpreter services where this is requested by the person or reasonably necessary for us to communicate with the person and providing information on HSUA’s website about how to access these services for people who have language barriers.

For those who have a past or current mental health issue condition, HSUA has internal policies to:

- Design and sell our insurance products and apply their terms in compliance with the requirements of the Disability Discrimination Act 1992;
- Treat people with any past or current mental health condition fairly;
- To ask only relevant questions when deciding whether to provide cover for a pre-existing mental health condition and if you cannot provide the intending insured with cover for that condition, tell them about their right to ask for the information relied on when assessing the application.

More guidance on the internal policies, training and resources required is in the ‘Guide on mental health to support the Insurance Council of Australia’s General Insurance Code of Practice’. This is the link: www.health.gov.au/health-topics/mental-health