

Armada Financial & Domestic Abuse Policy

Introduction

Armada Underwriting Pty Ltd ("Armada") is committed to the highest standards of compliance with applicable financial and domestic abuse laws and seeks to follow best practice where it is able. This Financial & Domestic Abuse Policy outlines our commitment to victims of financial or domestic abuse and has been endorsed by the Chief Executive Officer of Armada.

The Financial & Domestic Abuse Policy is maintained and reviewed regularly by the Chief Executive Officer. The Financial & Domestic Abuse Compliance Officer will communicate the content of the Financial & Domestic Abuse Policy to staff and will ensure there is appropriate training and monitoring of compliance.

References to the Policy are references to the Armada Financial & Domestic Abuse Policy. References to "we"/"us"/"our" means Armada and "you" means you as a policyholder, director, employee or other insured person or insured under a policy issued by us.

Our Approach

Domestic and family violence is defined as "any behaviour in a domestic relationship, which is violent, threatening, coercive or controlling and causing a person to live in fear for their own or someone else's safety. It is usually manifested as part of a pattern of ongoing controlling or coercive behaviour. Domestic and family violence (DFV) can include, but is not limited to, a perpetrator committing:

- acts of, or inflicting fear of, physical, sexual, emotional, psychological, social, cultural, spiritual, identity, and economic/financial violence or abuse.
- technology-facilitated abuse. • stalking, intimidation and harassment.
- identity-based abuse, such as capitalising on a victim-survivor's fear of exposure or experience of discrimination to control and coerce them by, for example, threatening to expose or "out" someone.
- threats and endangerment to children and acts to undermine a person's relationship with their children or their ability to parent.
- exposure to DFV, for example, a child witnessing or being forced to participate in violence against another victim-survivor.
- threats of or acts to within medicine or assistance-of-care needs.
- threats of deportation due to migration or residency status.
- threats to self-harm or harm others, including children or animals.
- systems abuse, for example, by making false reports or using the criminal or family law systems to intimidate and perpetuate control.
- other tactics, such as keeping the victim isolated from family, friends and other support networks, including support services and systems.
- damage to customers property.

Armada's priority is to ensure early identification of domestic and family violence by our employees and third-party providers to ensure the safety and protection of the affected customer(s).

Helping Customers

Armada will be flexible and sensitive in our approach based on customers' individual circumstances, including providing personalised support.

Armada can assist customers experiencing domestic & family violence by:

- protecting the private and confidential information of affected customers.
- minimise the number of times an effected customer is required to disclose information about family violence.
- ensuring collection arrangements are handled sensitively.
- ensuring safe and confidential communication respecting individual circumstances.
- helping to set up new insurance policies.
- helping to arrange access to financial hardship assistance; and
- referral of affected customers to specialist support services.

Our Employees

Our employees and third-party providers are trained to ensure they respond appropriately and sensitively with customers affected by domestic and family violence.

We are committed to training our employees to help affected customers by:

- early recognition and training to improve employee's responses to affected customers;
- appropriately and sensitively handle the claims process for affected customers; and
- engaging with effected customers with sensitivity, dignity, respect and compassion. This may include arranging additional support and referral to specialised people or services.

Privacy

We understand that privacy and confidentiality can be critical to safety in any domestic and family violence situation and will take care to protect your personal information in line with our Privacy Policy available at www.prorisk.com.au.

Depending on your personal circumstances, we can help you:

- Change your personal, policy or login details to help protect the security of your information.
- Please note this may not be appropriate in circumstances where a violent family member is controlling your finances using your details, and any change may be a threat to your safety.
- Change arrangements for anything we may need to send to you. For example, by nominating the mailing address of a trusted family member or PO Box.

Support Services

Agency	Phone	Website	Services available
1800 RESPECT	1800 737 732	1800respect.org.au	National 24-hour Domestic & Family Violence and Sexual Assault Line.
Beyond Blue	1300 224 636	beyondblue.org.au	24/7 support to people experiencing anxiety or depression.



Legal Aid	ACT 1300 654 314 NSW 1300 888 929 NT 1800 019 343 QLD 1300 527 700 SA 1300 366 424 TAS 1300 366 611 VIC 1300 792 387 WA 1300 650 579	Legalaidact.org.au Legalaid.nsw.gov.au Legalaid.nt.gov.au Legalaid.qld.gov.au Lsc.gov.au Legalaid.tas.gov.au Legalaid.vic.gov.au Legalaid.wa.gov.au	Legal Aid provides a number of free legal services which are available to anyone in the community.
Lifeline	13 11 14	lifeline.org.au	24/7 counselling & referral service for people in a crisis situation.
MENSLINE	1300 789 978	mensline.org.au	24/7 support, information and referral service for men with family and relationship issues.
National Association of Community Legal Centres		http://www.nacclc.org.au/	An independent not-for-profit community organisation that provides legal and related services to the public, focusing on the disadvantaged and people with special needs.
National Debt Hotline	1800 007 007	https://ndh.org.au/	Financial counselling is a free, confidential service to assist people in financial difficulty.
13YARN	13YARN on 13 92 76	www.13yarn.org.au	National 24/7 culturally safe crisis support and referral to local Aboriginal services.
Relationships Australia	1300 364 277	https://www.relationships.org.au/	Support groups and counselling on relationships, and for abusive and abused partners.

Signed

Hamish MacDonald Nye
Chief Executive Officer
Armada Underwriting Pty Ltd

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