

Our commitment to consumers who require additional support

Hannover Life Re of Australasia Ltd (we, us or our) recognises that some consumers may require additional support when communicating with us.

We are committed to assisting consumers that require additional support, engaging with these consumers in a dignified, respectful and compassionate manner, and providing support where appropriate.

We will look to identify where consumers have specific needs which may materially impact on their ability to engage with us, to ensure that those consumers are not disadvantaged.

We aim to provide an environment where consumers are encouraged to inform our staff of their situation.

A consumer may require additional support due to a range of factors including but not limited to:

- Aboriginal or Torres Strait Islander identity

- Age
- Financial distress
- Disability
- Family violence
- Low level literacy
- Mental health conditions
- Natural disaster
- Non-English-speaking backgrounds
- Isolation
- Incarceration¹

We recognise that there are other factors that may cause a consumer to be in a vulnerable state, and also recognise that although a consumer may identify with the factors listed, they may not necessarily be in a vulnerable state.

Approach to servicing

We are committed to taking extra care with consumers requiring additional support to ensure that our dealings with them do not add to their circumstances or cause further distress, but rather contribute to a positive experience and ensuring they are not disadvantaged.

¹ FSC Guidance Note 41, - Insurance in Superannuation Developing a Vulnerable Member Policy

When communicating and engaging with consumers, we are required to be alert to the signs that the person we are engaging with may not have the capacity to make an informed decision regarding the information we are providing them. We are also required to consider any evidence provided by third parties as well as any written communication from the consumer which may reveal their need for additional support.



We are there to help

Our systems record relevant information to ensure our staff are aware of a consumer's needs when engaging with them during their experience with us. Recording of this information will also ensure that we are able to monitor how the identified consumers are being treated in their interactions within the business. We always handle personal information appropriately and in line with the relevant privacy law.

Specific services and circumstances

We have proper processes in place to assist consumers in a range of circumstances including (but not limited to):

- Providing interpreter services
- Being flexible with consumers in providing identification, participating in an assessment and who may be in financial distress
- Providing support to consumers who are having difficulty in understanding a decision, experiencing family violence or suffering from a general impairment
- Committing to communicate with the consumer via their preferred method

Training

We have ongoing training for staff with a focus on those who engage with consumers. Training is designed to help identify and engage appropriately with consumers requiring additional support, ensuring all staff are able to understand how to identify a consumer with additional needs and determine how to handle each situation with care and respect. Training is formalised as part of our staff's schedule of development.

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