



Australia

Domestic and Family Violence Policy

This policy sets out the standards of conduct to be undertaken by XL Insurance Company SE, Australia branch and Catlin Australia Pty Ltd (together for the purposes of this policy, AXA XL), in accordance with the provisions of the General Insurance Code Practice (the Code) relating to family violence.

This policy applies to customers of AXA XL who have purchased a retail insurance product (click [here](#) or visit the Code's website for more details).

The objective is to assist any of these customers who may be affected or impacted by domestic or family violence. In Australia, 'domestic violence' refers to violent behaviour between current or former intimate partners – typically, where one partner tries to exert power or control over the other, usually through fear. 'Family violence' is a broader term that refers to violence between family members, which can include violence between current or former intimate partners, as well as acts of violence between a parent and a child, or between siblings.

We recognise that violence may involve more than just physical violence and can also include emotional abuse, psychological abuse, sexual abuse, financial or economic abuse and damage to property.

Our commitment to our customers

We believe in treating our customers with respect, empathy and in a non-judgmental manner, and we are committed to assisting customers who are experiencing violence with empathy, sensitivity and with consideration given to each customer's security and individual financial circumstances. We recognise that domestic or family violence are serious issues, and we aim to provide customers experiencing such violence with entitlements to safe, supportive, timely and flexible assistance.

Training

We commit to provide or require appropriate training to all our staff and service suppliers who engage with or make decisions relating to relevant customers. The training will consider the nature of domestic and family violence, how to identify the signs of such circumstances, how to engage effectively and appropriately with affected customers and how to apply this policy. We will review and update our training regularly.

Privacy

We are also committed to the security of your personal information and where we believe you may be impacted by violence, we will engage with you to determine your preferred methods of communication. You can also ask a support person to contact us, such as a financial or legal counsellor, your insurance broker or anyone else you deem appropriate. We will need your permission to talk to your support person.

Flexibility in claims handling

Our claims teams are trained to look for signs of violence, so as to ensure that claims are handled with due attention to flexibility, transparency and care.

Financial Hardship Assistance

We also understand that our customers may experience financial hardship, alongside or independent of domestic or family violence. All customers have unique circumstances and we will work with you (or your insurance broker) to identify the type of assistance that best suits your situation.

Let us know

If you are experiencing domestic or family violence, please let us know so that we can do what we can to assist. Contact us through your insurance broker, or by contacting your usual AXA XL contact.

Additional resources

For further assistance with domestic or family violence we also recommend you contact the following:

Australia-Wide

- Kildonan Uniting Care
- 1800 RESPECT
- Domestic and Family Violence Response Training

Australian Capital Territory

- Legal Aid ACT

New South Wales

- NSW Health Education Centre Against Violence
- Women's Domestic Violence Court Advocacy Service
- Gendered Violence Research Network, UNSW
- Ask LOIS (Women's Legal Service NSW)
- LawAccess NSW
- Legal Aid NSW

Northern Territory

- Northern Territory Legal Aid Commission

Queensland

- Queensland Centre for Domestic and Family Violence Research
- Legal Aid Queensland

South Australia

- Legal Services Commission of South Australia

Tasmania

- Legal Aid Commission of Tasmania

Victoria

- Domestic Violence Resource Centre Victoria
- Victoria Legal Aid

Western Australia

- Women's Council for Domestic and Family Violence Services
- Legal Aid WA

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