

Hollard Commercial recognises that our customers may find themselves in difficult circumstances, particularly at claim time.

We have developed an Extra Care Process to provide additional support to our customers who may be experiencing vulnerability due to their circumstances, including personal circumstances that are not directly related to insurance.

## A PERSON MAY BE VULNERABLE AND REQUIRE EXTRA CARE DUE TO:

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

## SUPPORT AVAILABLE FOR VULNERABLE CUSTOMERS

Some examples of extra care include:

- Fast tracking all aspects of claim assessment
- Not unnecessarily asking identifying questions at the start of a phone call
- Appointing an assessor or other service supplier to meet with a customer face to face
- Choosing not to ask for documentation in circumstances where said documentation might ordinarily be required
- Providing details of useful support services

[Access our Support for Vulnerable Customers page](#)

## HOW TO SUPPORT CUSTOMERS EXPERIENCING VULNERABILITY

We encourage you to contact us as soon as possible if you are aware of / suspect a customer experiencing vulnerability and we will work out what options are available to support them.

### IDENTIFICATION

- Proactive identification, with the knowledge and skills learnt through training should be practiced at all times when communicating with a customer
- Refer a claim or policy to a Customer Care Officer (CCO) for extra care as soon as possible if:
  - A customer is displaying a risk factor that is or may require extra care
  - A customer confirms they are experiencing vulnerability

Please send all necessary information to [hcicareofficer@hollardcommercial.com.au](mailto:hcicareofficer@hollardcommercial.com.au)

### CONFIDENTIALITY

- It is important that you get the customers explicit consent to record information regarding their vulnerability
- File notes should remain factual and not include anything that has not been confirmed by the customer

### DEDICATED CUSTOMER CARE OFFICER

We have dedicated Customer Care Officers (CCO) who:

- Have undergone extensive training to help protect the wellbeing of customers experiencing vulnerability
- Manage any claim involving a confirmed or suspected vulnerable customer

Hollard is a signatory to the General Insurance Code of Practice. The objectives of the Code include providing high standards of service and promoting better relations between customers and insurers. The Customers Experiencing Vulnerability support that we provide is intended to help meet the objectives of the Code.

### CONTACT US

E: [hcicareofficer@hollardcommercial.com.au](mailto:hcicareofficer@hollardcommercial.com.au)

P: 1300 306 226

W: [www.hollardcommercial.com.au](http://www.hollardcommercial.com.au)

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The insurer for General Insurance products is The Hollard Insurance Company Pty Ltd (ABN 78 090 584 473, AFSL 241436) (Hollard). Hollard's Business Insurance products and services are provided by its agent Hollard Commercial Insurance Pty Ltd (ABN 86 603 039 023, AFSL 474540) (Hollard Commercial) acting under a binder of the insurer Hollard.