



Best Practice Guidance

Family and Domestic Violence Policies

Purpose

Australia's life insurers help give millions of Australians peace of mind when they're making important decisions or facing life's biggest challenges.

We understand deeply how important it is that people experiencing family and domestic violence don't face additional barriers when they're interacting with their insurer. It is critical for life insurers to put the needs of victim survivors at the centre of their approach.

The Life Insurance Code of Practice (Life Code) requires life insurance companies to:

- have a publicly accessible policy outlining the support available to customers who may be impacted by family and domestic violence; and
- take extra care to support vulnerable customers, such as those experiencing or at risk of family and domestic violence.

This Best Practice Guidance is intended to further the development of policies and processes that help support people affected by family and domestic violence so they always receive the assistance they need from their life insurers in a compassionate and effective manner. We acknowledge there is no 'one size fits all' approach that is suitable in assisting victim-survivors and people affected by family and domestic violence. Insurers need to consider each person's individual circumstances and tailor their approach. In all cases the safety of customers affected by family and domestic violence should be paramount.

Application

This document should be considered by all life insurance companies as Best Practice Guidance. It does not form part of the Life Insurance Code of Practice. CALI encourages members to adopt the measures set out to support Australians affected by family and domestic violence.

There may be many ways of complying with the Life Code, legislation and regulation, not all of which are set out in this guideline. Examples in this guideline are examples only and do not represent a requirement or commitment on behalf of any member life insurer. It is up to each life insurer to independently decide whether it adopts any of the practices set out in this guideline. Should a life insurer choose to adopt any of the practices set out in this guideline, the member should take steps to implement those practices by **1 July 2025**.

In this Best Guidance we use:

- ‘will’ where an action is required by the Life Code, legislation, or regulation
- ‘should’ where a life insurer should consider an action as good practice, but this does not mean that they should necessarily follow that detailed or prescribed course of action or take that action in all circumstances; and
- ‘may’ or ‘could’ where an action is only one of several ways of meeting the principle set out in this guidance.

Content of the life insurer's policy

Each life insurer will develop and implement a customer-focused family and domestic violence policy. The policy should cover the following areas:

- a. protecting private and confidential information for customers affected by family and domestic violence. These measures could include taking the customer's reasonable¹ communication preferences into account with mechanisms to ensure adherence to these and could include using technology to improve customer safety.
- b. minimising the number of times a customer affected by family and domestic violence needs to disclose information about their abuse.
- c. training to equip employees to respond appropriately to customers affected by family and domestic violence. This should include training employees to recognise customers who may be impacted by family and domestic violence, even if the customer does not disclose this or asking customers whether they need any support to address additional needs.
- d. promoting, enabling and arranging access to financial hardship help.
- e. providing customers and employees with information about family and domestic violence, and the assistance available for people experiencing family and domestic violence, when required and at regular intervals (i.e. every 3 years *unless changes to laws, regulations or guides would necessitate it earlier*) with updated online and printed material (when requested)² about information and assistance available to customers experiencing family and domestic violence. Information and assistance could entail providing details regarding their policy, support services, financial hardship options, and seeking support from a support person/counsellor.
- f. referring customers and employees to specialist support services where appropriate and having readily available lists of such services including contact numbers and email addresses.
- g. supporting employees who are affected by family and domestic violence, and/or experience vicarious trauma after serving affected customers or assisting affected colleagues.

¹ **Reasonable** measures are practical and proportionate for the customer's specific circumstances to ensure their safety and privacy. This includes safe communication methods like account flags, verifying details at every interaction, and using technology (e.g., two-factor identification) to reduce risks such as fraud or financial abuse.

² No additional charge will be applied to the victim-survivor when requesting printed materials.

- h. supporting claimants who are victims of family and domestic violence, which could include providing reasonable alternative methods to substantiate claims or other allowances where a claimant's experience as a victim of family and domestic violence has prejudiced their ability to make a claim;
- i. taking family and domestic violence and financial abuse risks into consideration when designing products.
- j. outlining a complaints procedure for customers to lodge any complaints (internal or external) with respect to compliance with the insurer's family and domestic violence policy;
- k. taking family and domestic violence and financial abuse into account when assessing and prioritising complaints (ASIC RG 271.158).
- l. regular monitoring of the customer family and domestic violence policy and their distributor family and domestic violence processes (i.e every 3 years *unless changes to laws, regulations or guides would necessitate it earlier*), its associated procedures, and its effectiveness in supporting customers experiencing family and domestic violence.



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What is family and domestic violence?

In Australian law, 'family violence' is defined as: "violent, threatening or other behaviour by a person that coerces or controls a member of the person's family... or causes the family member to be fearful."³

Commonly referred to as 'domestic violence', refers to any behaviour within an intimate relationship (including current or past marriages, domestic partnerships or dates) that causes physical, sexual or psychological harm. This is the most common form of violence against women. Also known as intimate partner violence, it can also occur outside of a domestic setting, such as in public and between 2 people who do not live together.⁴

FINANCIAL ABUSE

Financial abuse is a form of family violence that negatively impacts a person financially. It is about power, control, and manipulation, often occurring alongside other forms of violence such as physical violence and intimidation. Financial abuse is generally long-term and may continue after an individual has left an abusive partner.³

While women and children are more often affected, financial abuse can occur to anyone regardless of gender, ethnicity, religion, culture, class, or age, and in both heterosexual and same-sex relationships. It may be present in different ways, including physical abuse, intimidation, coercion, isolation, emotional abuse and financial abuse.

It is a deliberate "pattern of control, exploitation or sabotage of money and finances affecting an individual's capacity to acquire, use and maintain financial resources and threatening their financial security and self-sufficiency" and "Controlling behaviour where the perpetrator controls finances and assets to gain power and control in a relationship."⁵

COERCIVE CONTROL

Coercive control is an underpinning dynamic of family and domestic violence. It involves perpetrators using patterns of abusive behaviours over time to create fear and deny liberty and autonomy. This may include physical or non-physical abusive behaviours. Coercive control has traumatic and pervasive immediate and long-term impacts on victim-survivors, their families, and communities.⁶

3 **Family Law Act 1975 (Cth)** s 4AB.

4 Australian Government Department of Social Services, National Plan to End Violence Against Women and Children 2022-2032 (2022) <https://www.dss.gov.au/system/files/resources/national-plan-end-violence-against-women-and-children-2022-2032.pdf>.

5 **UNSW Gendered Violence Research Network**, Financial Abuse in Intimate Partner Violence <https://www.commbank.com.au/content/dam/commbank-assets/support/2020-11/uns-w-report-1-financial-abuse-ipv.pdf>.

6 **Attorney-General's Department**, The National Principles to Address Coercive Control in Family and Domestic Violence <https://www.ag.gov.au>.

Recognising family and domestic violence

Detecting whether a life insurance policyholder or insured person is experiencing family and domestic violence, or if they are implicated as a perpetrator, can be challenging. Each situation is unique, and life insurers have a responsibility to maintain the confidentiality of their customers.

In most cases life insurers will become aware of family and domestic violence once it is disclosed by a customer. Life insurers should also proactively enable customers to share information about their additional needs, including in digital or paper-based interactions where direct engagement with staff may not occur.

Life insurers should use best endeavors to identify the potential signs of family and domestic violence and assist customers affected by it. This includes adopting proactive, sensitive approaches to understanding and responding to a customer's needs, as outlined in relevant standards such as ISO 22458 (section 7.4.2). It may be difficult to confirm a situation of family and domestic violence, so support of any customer in a situation of vulnerability should be considered and applied in these cases.

Rather than requiring verification, life insurers should focus on providing tailored assistance based on the information shared by customers and observable signs of vulnerability.

Customers might not always recognise that they are affected by family and domestic violence, or they may be reluctant or unable to reveal it. However, customers may show signs of being impacted by potential abuse, for example:

- appearing visibly and/or verbally distressed or fearful;
- appearing to be directed by another person;
- remaining quiet while another individual communicates on their behalf;
- not understanding, or seeming unaware, that cover has been taken out in their name or about changes to their insurance policy;
- expressing concerns about the safety, privacy, or security of their insurance cover and personal details;
- is reluctant to involve a joint policyholder when making changes to the policy;
- is consistently late with premium payments; or
- discloses the existence of past or present family violence or mentions having a restraining order or similar legal protection.

DIFFICULTIES IN REPORTING AND SEEKING ASSISTANCE

Family and domestic violence can be deeply traumatic and disempowering, making it challenging for customers to disclose their situation. They may fear for their safety or that of their family, feel embarrassed or experience shame, or worry that they won't be believed. Some types of domestic violence (such as financial abuse) may also be less apparent, and they may not recognise that they are experiencing it, or may not recognise the extent of the abuse.

Life insurers should handle these cases with empathy, helping customers without judgment. If appropriate, life insurers may refer customers to a preferred representative⁷ who may be able to provide more tailored support.

SUPPORTING CUSTOMERS UNDER STRESS

Life insurers should have processes in place such as training to help staff identify when customers are under extreme stress, at risk, or living in temporary or unstable conditions due to family and domestic violence. A customer's circumstances can shift rapidly, and life insurers need to be adaptable, reassessing and adjusting support arrangements to address the individual needs of their customers effectively.

⁷ In the Life Code, if you tell us that you need extra support from someone else, or if we identify that you need extra support – such as a lawyer, consumer Representative, interpreter, family member, carer or friend – we will recognise this and allow it in all reasonable ways. If you tell us that you need an interpreter, or if we identify that one is required, we will arrange and pay for an interpreter. We will make sure our processes are flexible enough to recognise the authority of your support person where possible.



Safeguarding privacy and confidentiality

Protecting the privacy of customers experiencing family and domestic violence is of critical importance. Inappropriate handling of their information could result in serious adverse consequences, including enabling a perpetrator to continue the abusive behaviour. The collection, storage, use and disclosure of their personal information should reflect this significant risk

Life insurers should create and maintain records of relevant personal information for customers experiencing FDV, where permitted by law, to ensure they receive the appropriate support. Life insurers should implement steps to minimise the risk of further harm, such as missed communications or additional financial burden, while offering timely and appropriate support.

The information recorded should be limited to what is necessary to offer tailored support and assistance, with the customer's consent obtained where required. Life insurers should use internal markers like vulnerability flags, support codes, and case notes to document the customer's needs and the type of care required. This information will be securely stored, used only by authorized employees, and disclosed only in accordance with privacy laws and internal policies. All notes should be factual, relevant to the customer's situation, and free from assumptions or opinions. The actions taken to support the customer should also be clearly documented.

Life insurers will comply with the *Privacy Act 1988 (Cth)*; where a customer is recognised as being affected by family and domestic violence. In addition, life insurers should:

- Treat all information about family or domestic violence suffered by a customer as if it were sensitive information under the Privacy Act, in relation to its collection, use, and disclosure;
- Safeguarding the customer's contact, address and location information and preventing its disclosure to the perpetrator;
- Ensure any protective measures adopted by the life insurer apply across all policies held by the customer by asking if there are other policies or accounts that need to be amended, and proactively searching for other policies in the customer's name.
- Discuss safe communication methods with the customer and recording this on their file, such as asking if it is a good time to talk and inquiring if it's safe to leave phone messages.

- Act on requests for policy communication and information to be sent to different addresses. Change of address letters sent to an old address should not include the customer's new address.
- Use flags in its systems.
- Understand the legal requirements and internal processes if the customer and perpetrator are joint policyholders where communications and customer details may be shared. Insurers could cease shared communications and may take steps to ensure contact details are not shared between the policy owners, as appropriate to the circumstances.
- Use best endeavors to inform the customer about the nature of information that life insurers may be required to provide to a policy owner who may be the perpetrator of family and domestic violence.
- Protecting employee details in situations involving contact with a potential perpetrator.
- Send correspondence or communication via the customer's preferred method and discuss this with them.
- Engage with the customer's nominated support person (e.g., financial counsellor, lawyer, community services) where appropriate and where consent has been given.⁸
- Not require the customer to make any contact with the alleged perpetrator.

Life insurers should take the customer's communication preferences into account. This could include trying to make contact at safe times in accordance with their preferences (such as when the perpetrator will not be present) or to only use certain safe contact methods. These safe times/contact methods may be flagged on the customer's account to ensure consistency between staff.

Different types of mechanisms may be used to ensure adherence to these including using technology, where appropriate, to improve customer safety. This could include two factor identification for online portals to minimize the risk of fraud or financial abuse and ensuring that contact and payment details are current and up to date every time life insurers speak to someone before a payment is made.

Life insurers should also provide a 'quick exit' button on webpages (which either close the browser or go to another website) relating to family and domestic violence and online resources will be in HTML format.

⁸ As Part of the Life Code, if you tell us that you need extra support from someone else, or if we identify that you need extra support – such as a lawyer, consumer Representative, interpreter, family member, carer or friend – we will recognise this and allow it in all reasonable ways.

Minimising the need for customers to disclose information about their abuse

Requiring customers to repeatedly disclose their family violence situation can be re-traumatising, stressful, and time-consuming. It places an emotional burden on victim-survivors, potentially discouraging them from continuing to engage with the life insurer. By securely recording this information, life insurers can reduce the need for repeated disclosures, providing a more supportive and compassionate experience for those affected.

Life insurers should minimise the number of times a customer must repeat the disclosure of their family violence situation.

Life Insurers should also:

- Where possible, provide the customer with consistency in speaking to one staff member, or a single pathway for escalation;
- Provide copies of documents to the customer without charge so life insurers can help victim-survivors obtain documents they may no longer be able to access, or for other reasons such as resolving matters, or for legal purposes;
- Make it as easy as possible for a customer to appoint an agent or representative, such as a professional financial counsellor, lawyer, community services worker, legal aid officer or family and domestic violence specialist; and
- Where required, provide access to a qualified, independent interpreter to assist with communication.⁹ This could include:
 - Use a flag system
 - Record the information appropriately with consent in a data base
 - Assure people that the material will be secure and handled sensitively
 - Ensure staff know how to access and use previously recorded relevant information to prompt meeting that consumer's needs.

⁹ As part of the Life Code, we (life insurers) will recognise this and allow it in all reasonable ways. We will arrange for and pay for an interpreter if you tell us that you need one or if we identify that one is required. We will make sure our processes are flexible enough to recognise the authority of your support person where possible.

Management by designated staff

Life insurers could consider creating specialised teams or a designated specialist with expertise in supporting customers affected by family and domestic violence.

All employees should have clear and accessible internal referral pathways to connect with specialised support teams or employees. This is particularly important for roles such as frontline service, complaints handling, underwriting and claims.

Providing training and development

Life insurers should ensure employees have ongoing training, appropriate to their role, that is designed to equip them with the necessary skills, knowledge, and sensitivity to support customers affected by family and domestic violence.

Key training areas could include:

- Understanding family and domestic violence: employees should gain insight into the prevalence and effects of family violence on customers.
- Identifying financial abuse: training should cover how to recognise signs of financial abuse and appropriately handle sensitive conversations or referrals to specialised areas with dignity, respect and care.
- Vicarious trauma informed training including appropriate debriefing, counselling and supervision for specialist staff.
- Impact of life insurer actions: employees should understand how their actions might influence a family violence situation, both positively and negatively.
- Maintaining confidentiality: ensuring strict confidentiality and respect for the customer's privacy is critical. This extends to customers who may be perpetrators (as required at law) as well as those directly or indirectly affected.
- Addressing safety risks: training should highlight the significant safety concerns for individuals affected by family violence, especially during separation or when returning home.
- Providing flexible solutions: employees should understand the need for adaptable responses and solutions for customers facing family violence.
- Referral systems: employees should be familiar with family and domestic violence support services and referral processes and lists of these resources should be readily accessible to provide to customers.
- Internal referral pathways: employees should be familiar with the internal processes for referring customers within the organisation.

- Emotional support: training should include the potential emotional impact and trauma on employees dealing with family violence cases. This includes for perpetrator behaviour change programs such as Men’s Helpline, No to Violence, Champions of Change Coalition, Institute of Violence, Full Stop.’

Training may vary depending on employees’ roles, for example:

- Frontline Employees: Receive general guidelines on internal procedures, emergency response, and escalation protocols for sensitive cases needing immediate attention.
- Specialised Management Expertise: Those in roles such as support teams, claims, along with managers, could receive in-depth training tailored to their specific functions.
- Company-Wide Training: All employees could be educated on family and domestic violence and how to support colleagues who might be affected, reinforcing the importance of customer-centered policies. These may be part of internal policies.

Raising awareness about information and assistance available to customers experiencing family and domestic violence

Life insurers will ensure their family and domestic violence and vulnerable customer policies are readily available and accessible on the life insurer's website to customers, assisting employees, financial advisers and superannuation partners, financial counsellors, community legal services, legal aid and specialist support services.

Life insurer's websites should:

- Make it prominent and clear that people should call 000 if they or a family member are in immediate danger or in an emergency.
- Provide information on financial abuse in various accessible formats to ensure it is easily understandable for all customers.
- Make available support services such as fact sheets, online resources, and links to relevant tools that can assist those experiencing family and domestic violence.
- Offer plain-language explanations about the obligations of policyholders regarding joint and cross-policy ownership policies and/or delegated account authorisation at relevant times. This includes helping policyholders understand the implications of the policy ownership model and/or delegation of their authority.

Handling sensitive claims

Claims from customers affected by family violence should be handled with sensitivity, flexibility, and care, particularly when the claimant and perpetrator are joint policy-holders or the perpetrator has caused the claim.

In handling claims when family and domestic violence has been identified as present, life insurers should:

- clearly and transparently explain the claims process and requirements;
- have specialists available to make decisions on family violence-related claims;
- understand that trauma may affect the customer's demeanor, recollection and claim validity;
- recognise that traumatic events may trigger or exacerbate violence;
- take into account that the customer (such as the policy owner or the life insured) may lack access to records and where possible allow flexibility where they cannot be obtained and provide customers assistance to obtain them in other ways that does not require the customer to have contact with the perpetrator or make a police report about the perpetrator (unless they are comfortable to do so);
- ensure that investigators or interviewers are aware of safety concerns and trained appropriately;
- where appropriate, explain to the customer who the claim will be paid to before it is paid, and what correspondence (if any) will be issued (i.e. so that the customer can be forewarned and consider if that would have an adverse effect on them, and decide what to do).

Life insurers should consider reasonable alternative methods to substantiate claims or other reasonable allowances where a claimant's experience as a victim of family and domestic has prejudiced their ability to make a claim.

Reasonable alternative methods may include:

- Accepting verbal reports in lieu of completed claim forms from customers impacted by FDV (with appropriate ID checks and a verbal affirmations/declarations);
- Making calls to medical practitioners rather than requiring a completed medical attendant's statement/equivalent form; and
- Accepting post-dated evidence from a claimant and/or medical practitioner if the claimant was unable to attend a doctor due to FDV for some time.

Providing access to financial hardship assistance

A person affected by family and domestic violence may have trouble paying or affording premiums due to financial hardship. In particular, it can take time for a person leaving a financially abusive situation to recover, and financial abuse can continue for many years after the end of a relationship, particularly through abuse of legal and government systems.

The Life Code requires life insurers to inform people who are experiencing financial hardship of flexible support options.

In addition to this general obligation, for people affected by family and domestic violence, life insurers should:

- provide options to retain the policy if premiums cannot be paid which may include:
 - providing options to alter cover;
 - defer or reduce payments for premiums;
 - change how often payments are made;
 - develop a payment plan; and
 - reduce or waive payments
- assess financial hardship applications involving joint policyholders without requiring the consent of the other policyholder;
- recognise reluctance to obtain joint policyholder consent as a potential sign of financial abuse;
- minimize the information and documentation required; and
- rely on self-disclosure or identification to trigger referral to the appropriate team such a specialist case manager and not require evidence of family violence.

Supporting employees affected by family and domestic violence

Employees of life insurers may also be affected by family and domestic violence and require support.

Life insurers should:

- have internal policies to support employees who are impacted by family and domestic violence;
- have internal policies to counsel employees who are perpetrators (or alleged to be perpetrators) of violence including ensuring that they do not work with customers impacted by family and domestic violence including perpetrators of violence;
- promote family and domestic violence leave to their employees and will make it as easy as possible for employees to access the leave where required¹⁰; and
- provide access to support for employees affected by family and domestic violence through their employee assistance programs. This should reflect the specific needs of the employee and consider the nature of their role and the workplace environment.

Additional support measures may include training, additional domestic violence leave, additional security measures, external referrals and counselling.

Customer-facing employees may be at particular risk of vicarious trauma and psychological effects due the impact of a customer's issues or where dealing with a customer experiencing family and domestic violence causes them to relive their own experience of family violence. Training on family and domestic violence may also have an adverse impact on employees who have experience of family and domestic violence. Life insurers should ensure the availability of appropriate support and an ability to opt-out of training without question for these employees.

¹⁰ Fair Work Act 2009 (Cth) s 106.

Considering family and domestic violence in product design

The design of life insurance products and services can unintentionally enable, exacerbate or even incentivise (by providing a financial motive) the actions of perpetrators of family and domestic violence. To minimise this risk, life insurers will include the potential for products and services to be weaponised by a perpetrator as part of their risk assessment for each product during the product development or review process.

Safety by Design Principles

The eSafety Commissioner developed Safety by Design for the technology sector in 2018 to minimise online threats by anticipating, detecting and eliminating online harms before they occur and the *Online Safety Act 2021* makes online service providers accountable for the safety of their users. The framework has been adapted by some financial services industry including banking and general insurance.

The eSafety Commissioner's Safety by Design practices and principles provide a useful framework for life insurers to consider when implementing new products, that can be tailored to assess risks and identify the necessary policy, systems, process and procedure changes to mitigate harm.

The objectives of a tailored Financial Safety by Design approach for the finance sector are to:

- Design products that are flexible and safer from misuse
- Provide customers with information and choice
- Be clear about the rules and consequences for misuse.

Life insurers should use their best endeavours to incorporate this framework into the design of new products and services.

SPECIFIC PRODUCT FEATURES

As part of considering family and domestic violence in product design, life Insurers should implement processes that support the following design features to protect victims of family and domestic violence. Insurers may need to consider whether they are appropriate depending on each person's individual circumstances.¹¹

- 1. On the cancellation of a life insurance policy, life insurers should notify each insured life of the cancellation. This relates to non-group life policies and adult insured lives only.**

This safeguard is designed to prevent misuse of the policy, ensuring that the insured person maintains control and awareness over their coverage, and reducing the risk of unintended financial harm. This relates specifically to retail policy and adults.

- 2. Where possible and appropriate, life insurers should seek consent from people who will be included as insured lives under a life insurance policy. This relates to non-group policies and adult insured lives only.**

Life insurers are committed to protecting the rights and autonomy of individuals covered under a life insurance policy. As part of this commitment, where appropriate, insurers will seek consent from individuals who are to be included as insured lives under a policy. This approach ensures that all insured parties are fully informed, promoting transparency and reducing the risk of misuse.

- 3. For claims resulting from family and domestic violence, where the perpetrator is the beneficiary, life insurers should consider whether the forfeiture rule may apply and whether it would be appropriate to pay the benefit into the Court.¹²**

¹¹ When referring to the fact that, where appropriate and where possible, certain decisions or processes may not always be applicable, it's important to clarify that this does not imply life insurers are unwilling to complete the necessary assessments. Rather, family and domestic violence and financial abuse is a complex and nuanced area that requires careful consideration of individual circumstances. Since each case is unique, insurers must apply sound judgment and take into account the specific experiences and details of each individual case. The approach cannot be one-size-fits-all, as each situation presents its own set of variables that influence the final assessment, underscoring the need for tailored, case-by-case evaluations to ensure fair and accurate outcomes.

¹² **Life Insurance Act 1995 (Cth)** s 215.

ASSISTING CUSTOMERS WITH JOINTLY HELD POLICIES

Life insurers should recognise that family and domestic violence, financial abuse and coercive control issues can arise where life insurance policies are held jointly, or a person affected by family and domestic violence is an insured life under a policy where the perpetrator is a policy owner (for instance, where two members of a couple are joint policy owners of a policy under which one or both of their lives are insured; where a policy is cross-owned and one person owns a policy over the life of another person; or where a policy is owned by the trustee of a Self-managed Superannuation Fund over the lives of one or more of the SMSF's members).

The owners of a life insurance policy must agree to any changes to, or assignment or cancellation of, the policy. In situations of family violence, this can cause problems where a perpetrator makes changes or cancels cover without the knowledge or agreement of the insured life, or withholds consent as a form of financial abuse or coercive control.

Where a customer with a joint or cross owned policy has been recognised as affected by family and domestic violence, life insurers should:

- Help them understand the steps required to legally alter or separate the policy;
- Not require them to contact or directly obtain consent from the perpetrator; and
- Help them identify any other policies that may require changed arrangements.

Life insurers could also consider whether they can offer a new separately held policy without requiring a new underwriting assessment.

Referral to Support Services

Where appropriate life insurers should refer customers and employees to external support organisations for further assistance. This information will be accessible on the life insurer's family and domestic violence specific web pages (HTML accessibility) and should be reviewed at least annually to ensure details such as phone number and links remain current. Life Insurers should also provide hyperlinks to support service webpage to facilitate quick and easy access to those services.

This is a general list of key family violence support services:

AUSTRALIA-WIDE

- 1800 RESPECT | 1800 737 732
- Full Stop Australia | 1800 385 578
- Safe and Equal | <https://safeandequal.org.au>
- National Safer in the Home | 1300 694 167 | <https://www.salvationarmy.org.au/need-help/family-and-domestic-violence/find-help-for-domestic-violence/safer-in-the-home>
- eSafetyWomen | <http://www.esafety.gov.au/women>
- Kids Helpline | 1800 55 1800 | <http://www.kidshelp.com.au>
- Men's Referral Service | 1300 766 491 | <https://ntv.org.au>
- Mensline Australia | 1300 789 978 | <http://www.mensline.org.au>
- Relationships Australia | 1300 364 277 | <http://www.relationships.com.au>

AUSTRALIAN CAPITAL TERRITORY (ACT)

- ACT 24/7 Crisis Line | (02) 6280 0900 | <http://www.dvcs.org.au>
- Legal Aid ACT | 1300 654 314

NEW SOUTH WALES (NSW)

- NSW Domestic Violence Line | 1800 656 463 | <https://dcj.nsw.gov.au/children-and-families/family-domestic-and-sexual-violence/domestic--family-and-sexual-violence-support-contacts/nsw-domestic-violence-line.html>
- Financial Abuse Service NSW (Redfern Legal Centre) | 0481 730 344 | <https://rlc.org.au/fas>
- UnitingCare | 1800 864 846
- Women's Domestic Violence Court Advocacy Service | <https://www.legalaid.nsw.gov.au/about-us/our-partners/womens-domestic-violence-court-advocacy-program>
- Ask LOIS (Women's Legal Service NSW) | <https://asklois.org.au>
- LawAccess NSW | 1300 888 529
- Legal Aid NSW | <https://www.legalaid.nsw.gov.au>
- Staying Home Leaving Violence | <https://dcj.nsw.gov.au/service-providers/supporting-family-domestic-sexual-violence-services/dfv-programs-funding/staying-home-leaving-violence.html>

NORTHERN TERRITORY (NT)

- NT Dawn House 08 8945 1388 | <https://www.dawnhouse.org.au>
- Northern Territory Legal Aid Commission | 1800 019 343

QUEENSLAND (QLD)

- Qld DV Connect Womensline | 1800 811 811 | <https://www.dvconnect.org/womensline>
- Qld DVConnect Mensline | 1800 600 636 | <http://www.dvconnect.org/mensline>
- Domestic Violence Prevention Centre | <https://domesticviolence.com.au/contact-us>
- Micah Projects | (07) 3029 7000 | <https://www.micahprojects.org.au>
- Queensland Centre for Domestic and Family Violence Research
- Legal Aid Queensland | 1300 65 11 88 | <https://www.legalaid.qld.gov.au>

SOUTH AUSTRALIA (SA)

- SA Domestic Violence Crisis Line | 1800 800 098 | <http://www.womenssafety.com.au>
- Legal Services Commission of South Australia | 1300 366 424 | <https://lsc.sa.gov.au>

TASMANIA (TAS)

- Tas Family Violence Counselling and Support Service | 1800 608 122 | <https://www.health.tas.gov.au/health-topics/family-violence/family-violence-counselling-and-support-service-fvcss>
- Legal Aid Commission of Tasmania | 1300 366 611 | <https://www.legalaid.tas.gov.au>

VICTORIA (VIC)

- Domestic Violence Resource Centre Victoria (Safe and Equal) | (03) 9486 9866 | <https://safeandequal.org.au>
- Safe Steps Crisis Response Line | 1800 015 188 | <http://www.safesteps.org.au>
- Victoria Legal Aid | 1300 792 387 | <https://www.legalaid.vic.gov.au>

WESTERN AUSTRALIA (WA)

- WA Women's Domestic Violence 24h Helpline | 1800 007 339 | <https://www.wa.gov.au/service/community-services/community-support/womens-domestic-violence-helpline>
- Women's Council for Domestic and Family Violence Services | (08) 9420 7264
- Legal Aid WA | 1300 650 579 | <https://www.legalaid.wa.gov.au>

Training services

- NSW Health Education Centre Against Violence (02) 9840 3735 ECAV website - Education Centre Against Violence (ECAV) | <https://www.ecav.health.nsw.gov.au>
- Lifeline Training DV-alert | Training | <https://lifelinedirect.org.au/bondi/training/course/43/TN-DV-ALERT-1-0?>

