

# Arch Underwriting at Lloyd's (Australia) Pty Ltd

## Vulnerability Policy

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### HOW WE SUPPORT CUSTOMERS EXPERIENCING VULNERABILITY

We are committed to taking extra care with persons who experience vulnerability in relation to our Retail insurance (see definition section below).

We recognise that a person's vulnerabilities can give rise to unique needs, and that their needs can change over time and in response to particular situations. A person's vulnerability may be due to a range of factors such as:

- a. age;
- b. disability;
- c. mental health conditions;
- d. physical health conditions;
- e. family violence;
- f. language barriers;
- g. literacy barriers;
- h. cultural background;
- i. Aboriginal or Torres Strait Islander status;
- j. remote location; or
- k. financial distress.

We encourage you to tell us about your vulnerability so that we can work with you to arrange support — otherwise, there is a risk that we may not find out about it.

You can contact us on 03 9629 5444 or at [info@archinsurance.com.au](mailto:info@archinsurance.com.au)

We value the protection of your privacy. Please refer to our Privacy Policy for details on how we deal with and manage personal information.

If you are experiencing **Financial Hardship** contact us on 03 9629 5444 or [info@archinsurance.com.au](mailto:info@archinsurance.com.au) to find out about the support we can provide to you. We have policies and training for employees to help them identify if you are experiencing financial hardship and decide how we may be able to provide support to you. This can include fast-tracking claims if you have an urgent financial need, payment options for your claims excess, or putting action to recover an amount from you on hold if we identify you are experiencing financial hardship.

If you are affected by **Family Violence** refer to our policy about how we will support you if you are affected by **family violence**

<https://insurance.archcapgroup.com/divisions/international/australia/compliance/>

We are also committed to treating people with past or current **mental health conditions** fairly. We have a program designed to drive and improve employee awareness and design our products and services in accordance with anti-discrimination laws regarding mental health.

For links to helpful assistance services see below:

### **Interpreting and other assistance services**

#### ***Government Translation and Interpretation Service***

Immediate phone interpreting (24 hours, every day of the year)

Phone: 131 450 (within Australia)

Phone: +613 9268 8332 (outside Australia)

ATIS phone interpreting

(24 hours, every day of the year)

Phone: 1800 131 450

Free Interpreting Service

(enquiries about free services)

Phone: 1300 575 847

Email: [tis.freeinterpreting@homeaffairs.gov.au](mailto:tis.freeinterpreting@homeaffairs.gov.au)

***The National Relay Service (NRS)*** is an Australia-wide telephone access service available to customers who are deaf or have a hearing or speech impediment.

Voice: 1300 555 727

TTY: 133 677

SMS: 0432 677 767

### **Other support**

[Wesley LifeForce service finder](#) provides a tool for suicide prevention services and crisis support to people most at risk. Connect to a range of local services in your area. [Visit Wesley LifeForce service finder](#)

[IDCare](#) supports Australians concerned with issues relating to misuse of their identity or cyber security. Call [1800 655 556](#) (Monday to Friday, 8am – 5pm AEST) or [submit a web request](#)

[1800 RESPECT](#) is a free and confidential service for family and domestic violence support. Call [1800 737 732](#) (available 24/7)

[Beyond Blue](#) for information and support for depression, anxiety and suicidal thoughts.  
Call [1300 224 636](#) for immediate support (available 24/7)

[Lifeline](#) is a free and confidential 24 hour crisis support and suicide prevention services.

Call [13 11 14](#) (available 24/7)

**MENSLINE Phone:** 1300 78 99 78 **Website:** [mensline.org.au](http://mensline.org.au) 24/7 support, information and referral service for men with family and relationship issues.

[Advocare](#) provides a range of advocacy and information services specially designed to assist older people, their families and carers. Call [1800 655 566](#)

[Services Australia](#) delivers government payments and services. If eligible, [social work services](#) can provide support, counselling and information in difficult times. Visit [Services Australia](#) for contact information.

[National Debt Helpline](#) provides free financial counselling that helps people in Australia manage debt problems. Call [1800 007 007](#) (Monday to Friday, 9:30am – 4:30 pm)

Ask what your bank may be able to do for relief for your mortgage payments or other options.

If you're finding it tough to pay your bills give your utility company a call because they may be able to assist.

## Definitions

**Retail Insurance** means a general insurance product that is provided to, or to be provided to, an individual or for use in connection with a Small Business, and is one of the following types:

- a. a motor vehicle insurance product (Regulation 7.1.11);
- b. a home building insurance product (Regulation 7.1.12);
- c. a home contents insurance product (Regulation 7.1.13);
- d. a sickness and accident insurance product (Regulation 7.1.14);
- e. a consumer credit insurance product (Regulation 7.1.15);
- f. a travel insurance product (Regulation 7.1.16);
- g. a personal and domestic property insurance product (Regulation 7.1.17)

as defined in the Corporations Act 2001 and the relevant Regulations.

**Small Business** means a business that employs:

- a. less than 100 people, if the business is or includes the manufacture of goods; or
- b. otherwise, less than 20 people.