
Supporting Vulnerable Clients

Metrix Connect Pty Ltd
and Metrix Connect Authorised Representatives



Introduction

This policy (Policy) has been developed to comply with National Insurance Brokers Association (NIBA) Insurance Brokers Code of Practice (the Code).

It sets out Metrix Connect's commitment to assist clients that may be affected by family violence, and to support vulnerable clients, including those affected by financial hardship.

For the purposes of this policy:

- a) 'we', 'our', and 'us' means Metrix Connect Pty Ltd and all Metrix Connect Authorised Representatives; and
- b) 'clients' means the clients of Metrix Connect Authorised Representatives and any other individual entitled to financial hardship support under the Code.

Policy Statement

Metrix Connect has a long-standing commitment to conducting its business with honesty and integrity and remains committed to full compliance with the Code and informing clients, employees and authorised representatives about information and assistance available to vulnerable people, including those experiencing financial hardship and family violence.

This policy, our internal policy and training programs assist our representatives to:

1. identify and understand if a client may be vulnerable;
2. determine how best, and to what extent, they can support a vulnerable client;
3. take account of a client's particular needs or vulnerability; and
4. engage with a vulnerable client with sensitivity, dignity, respect and compassion. This may include arranging additional support and referring the client to specialised people or services.

Family Violence

Metrix Connect acknowledges that family violence is serious and impacts many in the Australian community. We recognise that family violence can have a significant impact and may make doing business with us more challenging.

We encourage clients experiencing any form of family or domestic violence to tell us so that your representative can find a suitable, sensitive and supportive way forward.

Support and Assistance

We recognise that family violence is unacceptable in any relationship and clients experiencing family violence will be treated with dignity and respect.

We will assist clients experiencing family violence by:

- ensure safe and confidential communication;
- accommodate an authorised third party (such as a friend or family member) to attend meetings or deal with us directly on your behalf;
- assist you to access support services where possible; and/or
- arrange access to financial hardship support if required.

Protecting your Privacy

We understand that privacy and confidentiality can be critical to safety in any domestic and family violence situation. We will take care to protect your personal and confidential information in line with our Privacy Policy.

We will discuss with you the options available to you when communicating with us and be flexible in our approach. We will ask for your consent before we proceed.

We will not disclose your personal information to the alleged perpetrator, even if they are a joint policyholder, unless we are required to do so by law.



Financial Hardship

Financial hardship occurs when client's experience difficulty in meeting their financial obligations to Metrix Connect representatives, their insurer or other third party in connection with their insurance arrangements.

The support we can offer does not include support with paying the premiums under an insurance policy we have issued.

If a client informs a Metrix Connect representative, or we identify, that they are experiencing financial hardship, we will provide them with:

- assistance with accessing the financial hardship arrangements of the insurer or other third party; or
- if appropriate, refer them to a specialist support service.

Vulnerable Clients

We are committed to exercising greater care when dealing with vulnerable clients.

A person may be vulnerable due to a range of factors, including:

1. age;
2. disability;
3. mental health conditions;
4. physical health conditions;
5. family violence;
6. language barriers;
7. cultural background;
8. Aboriginal or Torres Strait Islander status;
9. remote location; or
10. financial distress.

Support and Assistance

We will be flexible in and vary our approach based on your individual circumstances.

We can assist vulnerable clients, including those experiencing financial hardship or family violence by:

- ensuring safe and confidential communication;
- allowing extra time to explain advice and answer client questions
- providing complex advice over several shorter meetings instead of one lengthy one
- communicating via the National Relay Service;
- assist in accessing translation services where available;
- helping to arrange access to financial hardship support; and
- referral to specialist support services.

In circumstances where the issue is complex or unable to be dealt with by the primary person who took the call, you will immediately be referred to the Metrix Connect Compliance manager. We will inform you of this first.

Third Parties

If we are advised, or we identify, that a client or potential client requires support from a third party (e.g. lawyer, interpreter or friend), we will make reasonable accommodations to allow for this.



Training

Metrix Connect have measures in place to support clients experiencing vulnerability, including financial hardship or family violence.

We aim to ensure all our representatives have been trained, and receive ongoing training, so that they:

- are aware of our policies and procedures when they are engaging with vulnerable clients;
- identify vulnerable clients, including those affected by family violence;
- deal appropriately and sensitively with vulnerable clients; and
- apply this Policy, and other policies and procedures relevant to their role in dealing with clients.

Training is aimed at assisting our representatives to reduce the impact of vulnerability and family violence on clients.

Accessing Support Services

Metrix Connect encourages clients impacted by family violence to access the support services available.

1800 RESPECT

National family violence and sexual assault counselling line.

Phone: 1800 737 732 (24-hour)

Website: www.1800respect.org.au (24-hour online counselling)

Lifeline

National charity providing all Australians experiencing a personal crisis with access to 24-hour crisis support and suicide prevention services.

Phone: 13 11 14 (24-hour)

Website: lifeline.org.au

Mensline

24/7 support, information & referral service for men with family & relationship issues.

Phone: 1300 789 978

Website: mensline.org.au

Beyond Blue

24/7 support to people experiencing anxiety or depression

Phone: 1300 224 636

Website: beyondblue.org.au

National Debt Hotline

Free financial counselling including for those experiencing complex issues such as family violence, economic abuse and natural disasters.

Phone: 1800 007 007

Website: ndh.org.au

National Relay Service

A government service that supports people who are deaf or who have difficulties hearing or speaking on the telephone. clients need to register before use.

Voice relay number: 1300 555 727 (TTY 133 677)

SMS relay number: 0423 677 767

Translating and Interpreting Service

A government service that offers 160 different languages and is available for immediate and pre-booked phone or on-site conversations.

Phone: 131 450

Website: tisonline.gov.au



Metrix Connect Pty Ltd

03 9397 8000 | info@metrixconnect.com.au | metrixconnect.com.au
4 Akuna Drive, Williamstown VIC 3106

ABN 23 635 386 136 | AFSL 525491
Supporting Vulnerable Clients Policy (v3_0726)