

Canopus Australia & Pacific Customer Vulnerability Policy

July 2021

Our Commitment

Fair treatment of customers is at the heart of our business model and we are committed to identifying and supporting our vulnerable customers wherever we operate.

Canopus is committed to providing an extra level of care to customers who experience vulnerability. Canopus recognises that a person's vulnerabilities can give rise to specific needs, and that those needs can change over time and in response to particular situations.

As such, our products and services are designed, marketed, priced and sold to meet the needs and provide value to their defined target market. Regular reviews of products are undertaken so our products and services continue to provide good customer outcomes at each stage of the customer journey.

Who is a Vulnerable Customer?

A vulnerable customer is someone who, due to their personal circumstances, is especially susceptible to harm, particularly when a firm is not acting with appropriate levels of care. Vulnerability may be due to a range of factors including, but not limited to:

- Age;
- Disability, chronic illness or other health issues;
- Mental Health Conditions;
- Physical Health Conditions;
- Family Violence;¹
- Language barriers;
- Literacy barriers;
- Cultural background;
- Aboriginal or Torres Strait Islander status;
- Remote location;
- Financial abuse or distress;
- Natural disaster;
- Bereavement;
- Cognitive impairment; or
- Other circumstances causing significant detriment

Supporting our Vulnerable Customers

In order to achieve our objectives in identifying and supporting vulnerable customers, we ensure that our Employees, and the Employees of our relevant business partners, are adequately trained on an ongoing basis. We have arranged for all our staff involved in Australia operations to undertake the General Insurance Code of Practice online training with Australian and New Zealand Institute of Insurance and Finance (ANZIIF). The external training combined with our internal policies help our Employees to identify and prioritise customer vulnerability. This includes:

- Understanding if a customer may be vulnerable and take vulnerability into account when dealing with the customer;
- Determine how best, and to what extent, we can support a vulnerable customer;
- Take into account a customer's particular needs or vulnerability; and
- Engage with a vulnerable customer in a sensitive, dignified, respectful and compassionate manner. This may include escalating and arranging additional support and referring the customer to specialised people or services.

¹ The [Canopus Australia & Pacific Family Violence Policy](#) is also available on our website.

We encourage you to inform us about any vulnerability and if you require additional support to enable us to:

- Work with you to find a suitable, sensitive and compassionate way to proceed as early as practicable, whilst protecting your right to privacy; and
- Identify that additional support is needed, whether from ourselves or externally.

Mental Health and Physical Health

As stated above we encourage you to inform us of any vulnerability, including any mental or physical health issues. We treat customers with a past or current mental or physical health condition fairly and adopt a respectful and positive approach in all our dealings with our customers. We also recognise that we are required to design and sell our products and apply our product terms in compliance with the requirements of the Disability Discrimination Act 1992 and/or any relevant State or Territory anti-discrimination requirements.

Claims by customers with mental or physical health conditions will be processed sensitively by Canopus, or any of our business partners, having regard to any ongoing medical treatment needs, using the least intrusive methods of investigation in accordance with relevant claims investigation requirements.

Canopus, or any of our business partners, will only ask relevant questions when deciding whether to provide cover for a pre-existing mental or physical health condition. If we cannot provide cover for that condition, we will inform you about your right to ask for the information relied on when assessing your application.

For further information on specialist services, including in relation to Mental Health and Stress as well as other crisis support, please see **Appendix 1** below.

Identification and Interpreters

We recognise that there can be circumstances in which identification may cause issues for customers, especially individuals from non-English speaking backgrounds, and in the case of Australia, from Aboriginal or Torres Strait Islander communities. In such situations we understand the need to be flexible in our approach and support customers through the verification process.

Where necessary, we will provide you with access to an interpreter if requested, or if an interpreter is needed to communicate effectively. More information on specialist services including Interpreter services, teletypewriter services and other information for people with language barriers is available at **Appendix 1** below

Appendix 1 – Specialist Services

Government Translation and Interpretation Service

The Translating and Interpreting Service (TIS National) is an interpreting service provided by the Department of Immigration and Border Protection in Australia for people who do not speak English and for agencies and businesses that need to communicate with their non-English speaking clients.

Website: <https://www.tisnational.gov.au/>

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

Phone: 131 450 (Within Australia)

Phone: +613 9268 8332 (outside Australia)

Automated Telephone Interpreter Service (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

Postal address:

TIS National

GPO Box 241

Melbourne VIC 3001

Teletypewriter services

Customers with hearing or speech impairment can contact us through the National Relay Service using the Teletypewriter services (TTY).

Website: <https://www.communications.gov.au/what-we-do/phone/services-people-disability/accesshub/national-relay-service/service-features>

Stress and Mental Health

Beyond Blue

Over the phone, web and email support to people experiencing anxiety or depression.

Phone: 1300 224 636 (24-hour)

Website: <https://www.beyondblue.org.au/>

Dementia

The National Dementia Helpline is a free telephone service that provides advice and support to people living with dementia.

Phone: 1800 100 500

Website: <https://www.dementia.org.au/helpline>

Life and Crisis Support

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: <https://www.lifeline.org.au/>

QLife National

Telephone and web-based counselling, referrals and support groups for LGBTIQ people and their families.

Phone: 1800 184 527 (Seven days, 3pm to midnight)

Website: <https://www qlife.org.au/>

Addiction

Counselling Online

Free counselling for alcohol or drug use or anyone concerned with use by a family member or friend. (24-hour online counselling and SMS support)

Website: <https://www.counsellingonline.org.au/>