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Family Violence

Emergency service

If you or your loved ones are in danger or in immediate threat, please call emergency services on 000.

Family violence is behaviour that coerces, controls or causes a person to be afraid.

Under 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" (Family Law Act 1975 (Cth), section 4AB).

The abuse can happen in different ways. You do not need to be physically hurt to have experienced domestic and family violence. Family violence is often about a pattern of behaviour that causes fear.

Family Violence may include the following it is not limited to:

- · Emotional and psychological abuse
- · Sexual abuse
- Social abuse
- · Spiritual abuse
- · Harassment of stalking
- · Reproductive abuse
- · Technology abuse
- · Physical abuse
- Verbal Abuse
- Financial abuse
- · Damaging property
- · Systems abuse
- · Forced marriage
- · Exposing a child to domestic and family violence

Everyone has a right to feel safe and to live free from violence.

We recognise that our customers' needs are different and each situation is unique. We are committed to supporting our customers and employees if they experience domestic and family violence.

Assisting our customers

Hannover Life Re of Australasia Ltd (we, us, HLR Aus) can assist customers who are experiencing domestic and family violence by:

- Ensuring safe and confidential communication in light of individual circumstances.
- Being flexible in our approach to claims and provide additional support for claimants through the claims process.
- Provide financial relief options as outlined in our Vulnerable Customer policy.
- Referral to specialist support services.
- If a customer requires support to meet identification requirements, we will take reasonable measures to provide such support. The approach to satisfying customer identification requirements will be in accordance with our Privacy Policy.

Support services and resources

If you're affected by domestic and family violence there are people you can talk to and services that can help you.

- You can call 1800 RESPECT for help with safety; or
- You can visit the <u>1800 RESPECT website</u> which provides further information on safety planning, seeking support and finding services to help.

Some other Agencies that can help are listed in the following table.



Agency	Phone	Website	Services available
Beyond Blue	1300 224 636	https://www.beyondblue.org.au/	24/7 support to people experiencing anxiety or depression.
Lifeline	13 11 14	https://www.lifeline.org.au/	24/7 counselling & referral service for people in a crisis situation.
MENSLINE	1300 789 978	https://mensline.org.au/	24/7 support, information and referral service for men with family and relationship issues.
National Association of Community Legal Centres		https://clcs.org.au/	An independent not-for-profit community organisation that provides legal and related services to the public, focusing on the disadvantaged and people with special needs.
National Debt Hotline	1800 007 007	https://ndh.org.au/	Financial counselling is a free, confidential service to assist people in financial difficulty.

The support of customers experiencing family violence and their family is the highest priority. Customers who indicate or disclose family violence are able to access support from Hannover Life Re that is appropriate to their circumstances.

Hannover Life Re of Australasia Ltd

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