

Vulnerability Policy

Customers in need of extra help and support

We understand that sometimes our customers need extra care and support at different points in their lives.

We also know that everyone's situation and needs will be different. We are committed to looking after your needs with sensitivity, dignity, respect and compassion.

What is vulnerability?

Vulnerability can come in many forms and include a variety of factors, such as:

- health conditions
- disability
- **family and domestic violence**
- language or literacy barriers
- cultural backgrounds, and
- other relevant circumstances including **financial hardship**

We understand that vulnerability is complex and that every customer is different. We are determined to help our customers get back on track, especially during tough times.

When can I ask for help?

Asking for help isn't easy. However, if you are experiencing vulnerability, please contact your Insurance Broker in the first instance. Your Broker will guide you through the process, and will notify Quantum of your circumstances on your behalf so that we can arrange appropriate support.

Protecting your privacy

The protection of your information and privacy is important to us. Please visit our Privacy Policy for more information on how we collect, store and use your information

Resources

If you need extra support, it can help to know what support is available. Here are some links to helpful information, tools and services:

- Domestic and Family Violence Policy <https://www.qua.net.au>
- Financial Hardship Policy (including where you owe us money) <https://www.qua.net.au>
- Translation and Interpreting Services <https://www.tisnational.gov.au>

Where practicable, we will provide access to an interpreter if you ask us to, or if we need an interpreter to communicate effectively with you.

We will record if an interpreter is used or if there are reasons we are unable to arrange one.

- Teletypewriter services (TTYs); <https://www.accessibletelecoms.org.au>

Please let your broker know if you require extra support.