

QUANTUMCORP GROUP POLICY

Policy Type	Vulnerable Persons Policy
Version	2
Date	1 November 2024
Responsible Party	Kelly Nield – Head of Client Services
Effected Parties	All staff and Contractors

Introduction

The Australian General Insurance Code of Practice requires service suppliers and any third parties acting on behalf of an insurer, understand and comply with the General Insurance Code of Practice.

Among other things, this includes:

- Provide training to employees in relation to vulnerable customers, including mental health, family violence and working with interpreters.
- Have policies and procedures to support the management of vulnerable customers, including a public Family Violence Policy.
- Treat people experiencing vulnerability with fairness, sensitivity, dignity and respect.
- Treat people with any past or current mental health condition fairly.
- Work with customers where they need additional support or assistance and seek to make it easier for them to communicate with the insurer or meet identification requirements/proofs.
- Ensure employees and other staff refer customers to support services and resources, as required.
- Have publicly available information on company websites to support vulnerable customers, including information regarding interpretation services.

Purpose

The purpose of this Policy is to:

- Set out the framework and processes to identify, support and help minimise the risk of harm in our interactions with vulnerable customers;
- Ensure Quantumcorp employees and contractors:
 - Understand that a person may be vulnerable;
 - Decide about how best, and to what extent, Quantumcorp can support people with vulnerabilities;
 - Take account of particular needs or vulnerabilities; and
 - Engage with people with vulnerabilities with sensitivity, dignity, respect and compassion - this may include arranging additional support, for example referral to people, or services, with specialist training and experience

Application of this Policy

This policy applies to executive, staff and all sub-contractors of Quantumcorp.

Breaches of this policy may result in disciplinary action including possible dismissal.

Definition of Vulnerable Person

A vulnerable person is an individual who is or may be for any reason unable to take care of him/herself, or unable to protect him/herself against significant harm or exploitation.

A person may experience vulnerability due to;

- Age;
- Disability;
- Mental health conditions;
- Physical health conditions;
- Family violence;
- Language barriers;
- Literacy barriers;
- Cultural background;
- Aboriginal or Torres Strait Islander status;
- Remote location; or
- Financial distress

Quantumcorp's Policy

Quantumcorp is committed to identifying and supporting individuals who are experiencing vulnerability. We will adopt the following policies to ensure we meet this objective:

- We will train all staff and contractors to identify vulnerable persons
- We will provide an extra level of care, compassion and sensitivity when engaging with these individuals in their time of need
- We will encourage and respect and value the opinions of the vulnerable persons and ensure that we listen and act upon any concerns that are raised with us.
- We will create a sensible, responsible escalation process in the event our people identify a vulnerable person, to ensure that the vulnerability is promptly disclosed to the insurer and treated accordingly
- If we identify possible cases where family or domestic violence is evident, we will provide the appropriate support to the person concerned and refer them to support services and resources, as required.
- If we identify possible cases where financial hardship is evident, we will immediately notify the insurer and refer the person to support services and resources, as required.
- If we identify possible cases where literary skills may create vulnerability for a customer, we will make the appropriate arrangements for an interpreter to assist.
- We value diversity and do not tolerate any discriminatory practices.

Where we recognise an individual is in vulnerable circumstances, we will engage with them with sensitivity, dignity, respect and compassion. Once we are in a position to understand their needs, we will work with them to provide the appropriate levels of care and support, which may require an escalation to a specialised support team, or provide them with information on additional support services where their requirements exceed our ability to support them.

Quantumcorp is committed to the safety and wellbeing of vulnerable people with whom we come in contact with.

Family and Domestic Violence

Quantumcorp has provided specialised training to our employees so we can recognise the signs of family and/or domestic violence and are committed to providing whatever support necessary to assist the victim.

Quantumcorp recognises the importance of confidentiality and privacy for all victims exposed to or escaping domestic and family violence. We will ensure the individual's privacy is protected and make certain they are supported in a sensitive and compassionate way.

Escalation Process

In the event Quantumcorp Employees are notified of or identify a vulnerable customer, they must:

- Record relevant information on the claim file;
- Notify the client as early as possible, however no later than within 2 business days; and
- Escalate to the client as per their procedures for them to manage any client communications and referrals.

The notification should include:

- The date the vulnerability was disclosed or discovered;
- How the vulnerability was disclosed or discovered;
- The type/s of vulnerability;
- Details of any support or special requirements requested by the vulnerable customer; and
- Having knowledge of the file and the customer, any recommendations they made in responding to the vulnerable customer.

Note: If a customer is distressed and says that they are not coping and suggest or say they may harm themselves, the following actions must be taken:

- If the customer is in immediate danger call Emergency Services (000)
- Escalate the situation to the client's Case Manager immediately

Administration

This Policy is to be administered and applied by the Head of Client Services.

Review

This Policy will be reviewed, and if appropriate, amended annually by the Head of Client Services.

Questions

If you have any questions regarding this Policy please contact:

Kelly Nield

Head of Client Services

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