



COMMUNITY
BROKER
NETWORK

Family Violence & Supporting Vulnerable Customers Policy

August 2025





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Purpose

The purpose of this Family Violence & Supporting Vulnerable Customers Policy (Policy) is to inform all our staff, stakeholders and customers of Community Broker Network's (CBN) approach to identifying and supporting Vulnerable Customers, including those affected by Financial Hardship and Family Violence.

For the purposes of this policy, CBN has been developed and will comply with National Insurance Brokers Association (NIBA) Insurance Brokers Code of Practice and sets out how Vulnerable Customers are customers whose ability or circumstances require us to take extra precautions in the way that we sell and provide our services to ensure that they are not disadvantaged in any way.

CBN is committed to exercising greater care when dealing with Vulnerable Customers and note that 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.

Our Support for You

CBN is committed to conducting its business with honesty and integrity and remains committed to informing Customers, employees, distributors and service suppliers about information and assistance available to vulnerable people, including those experiencing Financial Hardship and Family Violence.

This policy and the CBN internal policy and training programs assist employees to:

1. understand if a Customer may be vulnerable;
2. determine how best, and to what extent, they can support a vulnerable Customer
3. take account of a Customer's particular needs or vulnerability; and
4. engage with a vulnerable Customer with sensitivity, dignity, respect and compassion. This may include arranging additional support and referring the Customer to specialised people or services.
5. If a case is complex and requires further escalation, it will be referred to Risk & Compliance and/or Legal Counsel for assistance and support.

Family Violence

At Community Broker Network, we recognise family and domestic violence impacts the communities in which we operate. Our purpose is to be there for those our communities rely on. This includes commitment to support our staff and customers affected by family violence.

In Australian Law, family violence is defined as "violent or threatening behaviour, or any other form of behaviour, that coerces or controls a family member or causes that family member to be fearful."

Family violence is not limited to physical violence and may also include emotional, psychological, financial, sexual abuse, threats of abuse and damage to property. It occurs in many different forms and can affect anyone.



At Community Broker Network your safety is paramount and if you are impacted by family violence, we encourage you to talk about the situation and we commit to supporting you in any way we can.

- Our staff are trained to help identify customers affected by family violence and respond appropriately and sensitively and have procedures in place;
- We will take extra care to protect private and confidential information of customers affected by family violence;
- Give you greater control over how your personal information is shared with third parties; and
- Minimise the number of times you need to disclose information about your circumstances when affected by family violence.

Assisting Vulnerable Customers

CBN are focused on supporting your needs with sensitivity, consideration & compassion and can assist Vulnerable Customers, including those experiencing Family Violence or Financial Hardship by:

- ensuring safe and confidential communication in light of individual circumstances;
- Helping set up new insurance policies;
- Helping to arrange access to financial hardship assistance; and
- Referral to specialist support services.

Financial Hardship

We appreciate there are times when circumstances beyond your control can make it difficult to meet all your financial commitments. Our Financial Hardship Policy can help you access support and services when you need them the most.

For the purposes of this policy, financial hardship means that you are unable to meet your obligations to your insurer. The support CBN can offer does not include support with paying the premiums under an insurance policy we have arranged.

If a Customer informs CBN, or we identify, that they are experiencing Financial Hardship, we will provide them with:

- a copy of our Financial Hardship Application Form; and
- if appropriate, contact details for **confidential support services that can provide advice**.
- National Debt Helpline – 1800 007 007
- ASIC MoneySmart website
- Good Shepherd website for affordable financial programs for people who are financially excluded.

Assessing Requests for Financial Hardship Support

You will need to supply supporting information to assist us with your request.

We will discuss what documents we need with you when we receive your application.

Privacy Policy

At all times and in accordance with Privacy laws and CBN Privacy policies, we will ensure the secure and confidential handling of private, confidential, and personal information about Vulnerable Customers, including those affected by Family Violence, in order to protect their safety. This will enable Customers to have confidence that such information is secure and not at risk of deliberate or inadvertent disclosure.

Our Privacy Policy explains how we manage your personal information. We are bound by the *Privacy Act 1988 (Cth)* to protect and maintain confidentiality of your personal information.



Complaints Handling

CBN's Complaints and Dispute Handling can be found [here](#) and is designed to assure vulnerable customers that their circumstances will be considered if they lodge a complaint. CBN will provide support in both the complaints process and the broader aspects of their case.

Support Services and Resources

If you are in danger, please call 000.

If you or someone you know is experiencing family violence, there are free services you can access.

1800 RESPECT or 1800 737 732

Lifeline (13 11 14) – Crisis support

Beyond Blue (1300 22 4636) – Mental health support

Australia Wide

Kildonan UnitingCare

Domestic and Family Violence Response Training

Australian Capital Territory

Legal Aid ACT

New South Wales

NSW Health Education Centre Against Violence

Women's Domestic Violence Court Advocacy Service

Gendered Violence Research Network, UNSW

Ask LOIS (Women's Legal Service NSW)

Law Access NSW

Legal Aid NSW

Norther Territory

Northern Territory Legal Aid Commission

Queensland

Queensland Centre for Domestic and Family Violence Research

Legal Aid Queensland

South Australia

Legal Services Commission of South Australia

Tasmania

Legal Aid Commission of South Australia

Victoria

Domestic Violence Resource Centre Victoria or Victoria Legal Aid

Western Australia

Womens Council for Domestic and Family Violence Services or Legal Aid WA



Document History and Version Control Record

Name of Document: Family Violence & Supporting
Vulnerable Customers Policy

Assigned review period: 12 months

Date of next review: August 2026

Version Number	Version Date	Reviewed by	Amendment Details
V1	June 2022	Emma BG	Created policy
V2	August 2025	Amy Dobo	Rebranded and recreated from Steadfast advice