

This is a guide to helping customers experiencing vulnerability.

Who is a vulnerable person?

A vulnerable person is someone who, because of personal circumstances or the actions of others, is susceptible to harm, loss or disadvantage. Vulnerability can be temporary or ongoing and it can be gradual or sudden. Anyone can become vulnerable at any point in time.

There are different types of vulnerability. For instance:

- Financial and literacy
- Mental and physical health
- Cultural background
- Geographic location (including remote communities)
- Special circumstances such as recent job loss, divorce or bereavement
- Family and domestic violence.

Assisting our Customers

We know our customers may find themselves in circumstances, at different times in their lives, where they need extra support. Some customers might tell us directly they are experiencing vulnerability, or someone else like a relative, friend or supplier might let us know. A customer's language, behaviour or circumstances can also help us recognise that they need help.

What to do if you're experiencing difficulty

If you're a Topsail Travel Insurance customer in need of extra care, we have a number of support measures and resources available to support you.

COVID-19 support

We know many of our customers are facing increased financial stress as a result of the situation with COVID-19. If you're experiencing hardship as a result of COVID-19, please call us on +61 (0) 7 3481 9802 or email us at topsail@goinsurance.com.au

Family and domestic violence support

Family and domestic violence is a complex issue that Topsail Travel Insurance takes seriously. If you're experiencing family and domestic violence, please read our Family Violence Policy.

If you're a joint policy holder

If you hold a joint policy, meaning someone else is named on your policy as well as you, we will:

- Consider the potential risks to your personal safety and act according to our obligations relating to joint policy holders
- Where needed to protect your safety we can help you set up a new policy, and
- Offer a sensitive claims handling process that provides you confidentiality and safety.

Claims support

If you need help with an existing claim, please contact your Claims Officer directly. If you need to make a claim, please contact us on 07 3481 9888 or email us at

topsailclaims@goinsurance.com.au

Financial hardship support

We appreciate there are times when personal circumstances can make it difficult to meet all your financial commitments. If you're struggling to make an excess payment or repay a debt to Topsail Travel Insurance, please contact your Claims Officer directly or visit our Financial Hardship page.

Interpreter services

Topsail Travel Insurance offers customers access to interpreter services in over 160 languages and dialects from native and accredited language practitioners.

If you have an existing claim or complaint and need access to an interpreter, please contact your Claims Officer or Dispute Resolution Officer directly.

Professional support

There are also a number of free external support services available if you're facing challenging personal circumstances and need help. The following services are available to all Australians. However, in an emergency, or if you're not feeling safe, always call 000.

Financial advice services

National Debt Helpline

Financial counselling and information for people experiencing financial difficulty to achieve better money management and budget.

Can assist with:

- budgets and money plans
- advocacy
- rights and responsibilities
- access to relevant government and community grants
- referrals to other free community-based services (such as free legal advice and supports).

Phone: 1800 007 007 (Monday to Friday, 9am to 5pm)

Website: www.ndh.org.au

Elder/Youth/Literacy Services

Translating and Interpreting Services (TIS)

TIS National is a 24/07 interpreting service for people who do not speak English and for agencies and businesses that need to communicate with their non-English speaking clients.

Phone: 13 14 50

Website: www.tisnational.gov.au

Services Australia

Government services available for both students and older Australians.

Website: www.servicesaustralia.gov.au

Physical and mental health services

Beyond Blue

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

Phone: 1300 224 636 (24-hour)

Website: www.beyondblue.org.au

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: 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: [www.qlife.org.au](http://www qlife.org.au)

Men's Line Australia

24-hour phone and online support and information service for Australian men. Supports men and boys who are dealing with family and relationship difficulties.

Phone: 1300 789 978(24-hour)

Website: www.mensline.org.au

National Relay Service (NRS)

NRS is an Australia wide telephone access service available to customers who are deaf or have a hearing or speech impediment.

Voice: 1300 555 727

TTY: 133 677

SMS: 0432 677 767

Family and Domestic Violence services

1800 Respect

24-hour hotline for any Australian who has experienced, or is at risk of, family and domestic violence and/or sexual assault.

Phone: 1800 737 732

Website: www.1800respect.org.au

Women's Legal Services Australia

A national network of community legal centres specialising in women's legal issues.

Website: www.wlsa.org.au

Aboriginal Family Domestic Violence Hotline

A dedicated contact line for Aboriginal victims of crime who would like information on victims' rights, how to access counselling and financial assistance.

Phone: 1800 019 123

Geographic Services

Centre for Rural and Remote Mental Health

Provides leadership in rural and remote mental health research, evidence-based service design and delivery. They do not provide emergency services.

Phone: (02) 6363 8444

Website: www.crrmh.com.au

Special Circumstances Services

Grief Line

Support for people experiencing grief, loss and trauma.

Phone: 1300 845 745

Website: griefline.org.au

Relationships Australia

Relationship support services for individuals and families, including counselling, family dispute resolution and education support programs.

Phone: 1300 551 800

Website: www.relationships.org.au

Cultural Background Services

STARTTS

STARTTS' services are free for people of any age who have survived torture, trauma or both and are refugees, asylum seekers, or from refugee-like backgrounds.

Phone: 02 9646 6800

Website: www.startts.org.au

National Aboriginal Community Controlled Health Organisation

National peak body representing Aboriginal Community Controlled Health Services across the country on Aboriginal health and wellbeing issues.

Phone: 02 6246 9300

Website: www.naccho.org.au