

# Our promise: If you need us, we are here

> Supporting all, including those who need extra support

We make this promise to all who interact with us. Why? Because we want to make sure our services have a positive impact on every single one of our clients (including those who may be experiencing hardship or need extra support). So, whatever your circumstances, our promise to you is - if you need us, we are here.

## Why a promise?

We know insurance can be daunting. So, we wanted to promise our clients that we will work to understand and help them. This is especially important for those who need extra support from us.

## What do we mean by extra support?

If you are someone who is going through a personal experience that gives rise to unique needs, we may be able to provide extra support.

Extra support could be required if you are a person who:



> is facing financial hardship



> is in a family violence situation

Click on the situation that resonates with you for more in-dept info about how we can help.

These situations can stem from a range of factors including age, disability, mental health conditions, physical health conditions, violence, cultural background, remote location or financial distress.

## If you think you need extra support, this is what you should do...

We want to hear from you. At EBM RentCover, we encourage you to tell us about your situation so we can arrange support. If we are not notified, we may not ever know of the troubles you are facing and will be unable to guide you appropriately through the situation.

## How we work with those who need extra support...

At EBM RentCover, a set of values underpin everything we do. These values are engrained in all team members and define the approach we take to understand and support those in need (and they ultimately help us to fulfill our promise to clients).

### Values



#### Honest to the core

Truth and integrity rest at the heart of all our interactions. If you tell us you need extra support, we will be open and honest about the help we can provide. As important, we will be honest if there is something we are unable to help with.



#### Be human

We are a business built on relationships... with people at its heart. We will always make ourselves approachable, and will offer compassion and always listen if you need to tell us about any difficulties you may be experiencing.



#### Take responsibility

We believe to build strong and lasting relationships, it is important for us to take responsibility for all actions. If you tell us (or we recognise) that you need additional support or assistance, we will take ownership and work out ways we can help. If, for some reason, we are unable to offer the help you are seeking, we will be open and honest about why, and may direct you to other resources.



#### Incite optimism (over fear)

We work to find resolutions, not more problems. We know it is not always easy to share your experiences with others, so we want to assure you the information you provide to us will be treated with the utmost care. We will proactively keep you informed of your options and your rights, and any guidance we give will have your best interests at heart.



#### Do the right thing

Knowing right from wrong is black and white, never grey. It is our promise that we will never take advantage of someone's situation and will do our best to offer support. While (in some cases) we may not be able to provide the help that is being asked of us, we will always provide help and support that is in our power to give.

We have dug deeper into some common difficulties our clients may be facing, that may require extra support. Below, you will find more information about what to do if you are experiencing financial hardship or a family violence situation. We will continue to update this document to include examples of how we provide extra support to different people, including how we look after those facing language barriers and illness.

## Financial hardship

**Sometimes things outside of our control occur and we are pushed beyond our means. We want to help if you are going through unexpected financial hardship.**

### What is financial hardship?

If we think about EBM RentCover and the clients and customers we work with, hardship typically relates to:

- › Clients having difficulty meeting their financial obligations to EBM RentCover (e.g. they may be having trouble paying their annual premium); or
- › An event that caused a client to make a claim under their policy, also caused the same client to be in urgent financial need of the settlement amount they are entitled to under their policy.

### How does someone fall into financial hardship?

Unfortunately, sometimes life gets in the way and the unexpected happens. Anyone can fall into financial hardship on the back of a job loss, unexpected bills or an illness or disability. There are a wide range of different situations, so even if your circumstances are different to the ones we have listed, let us know as we might be able to help.

### Are there any free services that may be able to help me with my financial hardship?

Free, confidential, independent financial advice is available to you via **Financial Counselling Australia** and through the national financial counselling hotline 1800 007 007.

### What if I'm unable to pay my premium?

There may be other options available to help you get on top of your payment and maintain your insurance. This includes premium funding. While premium funding may cost more in the long-run, it means you can reduce the amount you pay upfront, and stay insured by paying only part of your premium in periodic instalments (usually monthly).

We want to help if you are facing financial difficulty. Contact our Expert Care team on 1800 661 662 to discuss your options.



### **I've lodged a claim and now I'm in urgent need of recouping my costs...**

We know claims can have an immediate impact on our clients. In fact, in many cases the benefits of the policy are a necessity to meet other financial obligations a policyholder may have. If you are in urgent need of the funds you are entitled to under your policy, we may be able to help by fast-tracking the review of your claim or paying an advanced amount to help ease the pressure you are under.

To request that your claim is fast-tracked, or an advanced amount paid, contact the Claims Specialist handling your claim and notify them you are experiencing financial hardship. If you are not sure how to contact your Claims Specialist, you can contact the National Expert Care Manager at [claims@rentcover.com.au](mailto:claims@rentcover.com.au).

### **What happens if I have a tenant who needs to break their lease or can't pay rent due to financial hardship?**

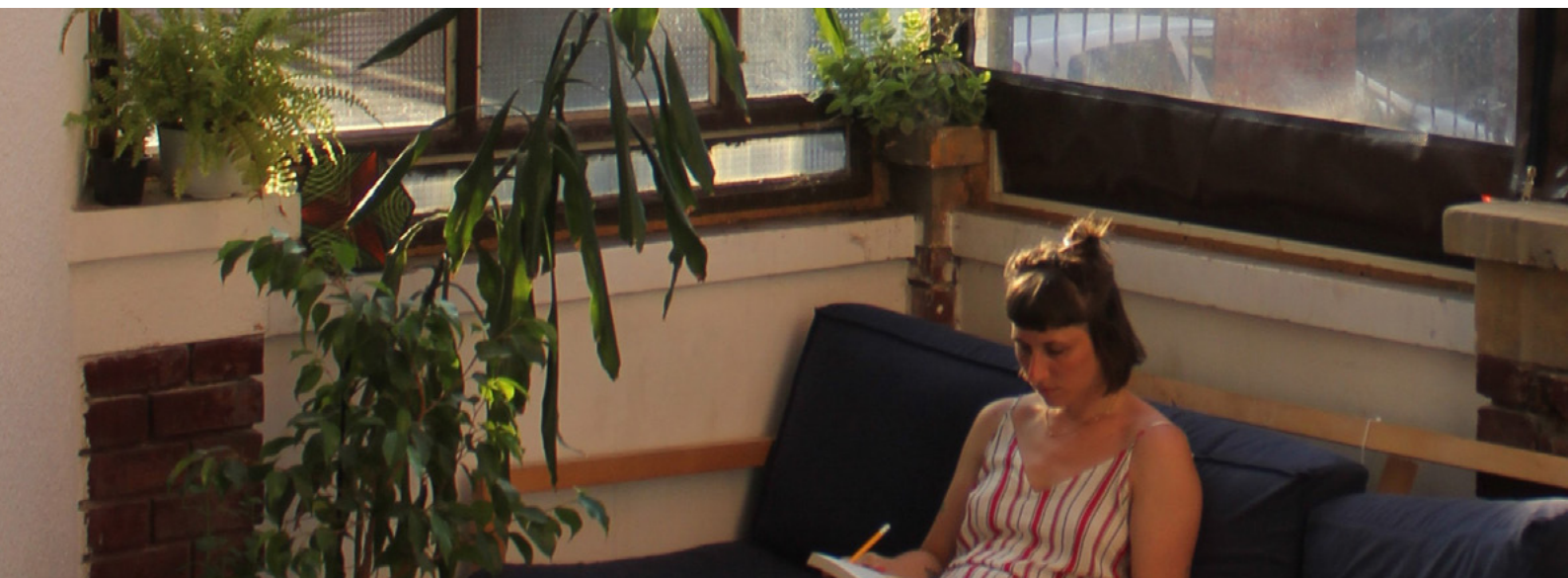
You can usually claim on this under our policies (depending on the cover you have). However, all claims are different, so it can be hard to say, without further information, if a claim would be paid under a policy.

We understand this can be a difficult situation for both you and the tenant, and where possible, we will offer guidance on the next steps you should take to help reduce the stress and losses that may stem from this situation.

If you have not already lodged a claim, touch base with the EBM RentCover team on 1800 661 662 and chat to us about the circumstances you are facing. If you have lodged a claim, make sure you are open about your situation, and your Claim Specialist will work with you through the process.

### **What support do you offer during times of national crises?**

During times of national catastrophes, we are always looking for ways to offer support or relief to our customers that may be impacted. Contact our Expert Care team on 1800 661 662 and let them know about your circumstances and any financial difficulties that may be impacting you. Our team will then let you know of any additional support or assistance that may be available through us in these times of need.



## Family violence (including domestic and financial abuse)

Are you struggling financially as a result of domestic and family violence?  
We want to help you.

### What is family violence?

Family violence is any behaviour that makes someone else feel controlled and fearful, including emotional, physical, psychological, sexual and financial abuse. To be more specific, in Australia law, it 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

To summarise, family violence is **NOT OKAY**.

### Are there any free resources available to support those facing family violence?

There are many organisations out there that are ready and willing to support those in family violence situations. To support our clients, we have listed some below:

- › **1800 RESPECT** – a national sexual assault, domestic and family violence information and support line (24 hours). It also provides information for family and friends, and workers and professionals on supporting women and children experiencing violence.
- › **LIFELINE** – a national charity providing all Australians experiencing a personal crisis with access to 24-hour crisis support and suicide prevention services.
- › **MENSLINE** – a dedicated service for men with relationship and family concerns.
- › **RELATIONSHIPS AUSTRALIA** – a leading provider of relationship support services for individuals, families and communities.
- › **WESNET** – an organisation that aims to design a future where all women and children live free of domestic and family violence and its consequences.

### What should I do if I am experiencing a family violence situation and it is impacting my ability to pay my premium or insure my rental property?

If you are in immediate danger, you should call 000.

We understand domestic and family violence is a very complex and personal issue, and it is not easy to talk about it. If you are comfortable in doing so, we are committed to having a conversation with you about how we can support you through this difficult time. Touch base with the EBM RentCover team on 1800 661 662 and ask to speak to someone about the family violence section of 'Our Promise' – we want to provide options to support you through this experience.



If you would feel more comfortable putting your situation in writing, that is more than fine! Here are some other ways you can touch base with us:

- › Email [enquiries@rentcover.com.au](mailto:enquiries@rentcover.com.au)
- › Send a letter to EBM RentCover, PO Box 879, Hawthorn 3122
- › Visit <https://www.rentcover.com.au/contact> and use our enquiry form

### **What sort of options are available to those in this sort of situation?**

We know that if you are experiencing a family violence situation, you do not need the added stress of paying your premium. If you are facing financial hardship because of your experience, we can help by offering different options for payment, including premium funding. Call us on 1800 661 662 for a more detailed list of options.

### **When is the best time to touch base with EBM RentCover about my situation?**

As soon as you recognise your situation has an impact on your ability to insure your property, and when you feel comfortable sharing your experience with us. We know it can be difficult to tell your story, however as soon as we know something is wrong, we can help.

### **If I share my story with the EBM RentCover team, will it be kept private?**

We will treat information that you give us about your situation confidential. Rest assured, if you are a joint-policyholder with the perpetrator of the family violence, the information you provide us will never be disclosed to the other party. We will also make sure you are not retelling your story over and over again (you will only deal with one or two people and we will make sure you do not bounce from staff member to staff member).

### **How do you manage claims of those who are facing family violence situations?**

Making a claim is stressful at the best of times. However, we aim to make this process as seamless as possible for all clients (including those who need extra support). If you need to make a claim, we work to handle it with care and flexibility. If you have told us about a family violence situation you are facing, this is how we may help:

- › We will listen and decide how to best respond, and to what extent, to support you through this time.
- › If the customer and the perpetrator are joint policyholders, we will make sure all communication is kept private (whatever one person tells us is not shared with the other party).
- › Damage to the property caused by the perpetrator (e.g. the landlord's perpetrator maliciously attacks the tenanted property) will be handled on a case-by-case basis, and is settled with thoughtful consideration.

Every claim and situation is different, so for the best outcome we ask that you are open with your circumstances. This will help us to review your claim appropriately and provide you with the best customer service and options.

## What experience and training does the EBM RentCover team have in dealing with this complex situation?

We don't want to imply that our team has a great deal of knowledge and experience in dealing with those facing family violence situations – we know we are not specialists in this area and do not claim to be social workers. However, our team is equipped to offer understanding, care and compassion to those in difficult situations. Everyone in our Expert Care team is trained to understand if a client is vulnerable, take into account a client's needs, engage with sensitivity and respect, and decide how to best respond. We are a people-driven business and we want to support those who need it most.



## Supporting your tenants in domestic violence situations

In most state and territories, laws have been passed to provide greater options and support for Australians suffering at the hands of abuse.

Under the laws, survivors of domestic violence have added protections that alleviate the legal and financial barriers of giving up their rental property and leaving an abusive household. Immediately breaking the lease is now permitted in some states without incurring any penalty and, in some jurisdictions, the tenant cannot be held responsible for damage to the property caused by a violent partner.

These are necessary protections for those caught in domestic violence situations, allowing them to escape without the added burden of financial penalties or repercussions. However, these situations flow on to the landlord – who could find themselves out-of-pocket due to broken leases or damage.

It is important landlords are across the laws in their state and understand how to best respond if their tenant is facing a family violence situation. To help, [here is an article](#) which breaks down the rules and regulations in each state relating to the rights and responsibilities of both the tenant and landlord.

## If my tenant is in a family violence situation, how does this impact my insurance?

If you find out your tenant is impacted by family violence and that impacts a claim, you should let us know so we can respond accordingly. We will work with you to make sure the claim is settled in line with the terms and conditions of the policy, and will not seek restitution from the tenant who is the victim of the family violence (we may seek restitution from the tenant who is the perpetrator - this will be evaluated on a case-by-case basis).

