# Supporting Policyholders Requiring Extra Care



Hollard Commercial Insurance (Hollard Commercial) recognises our policyholders may find themselves in times of need for additional support, particularly when lodging a claim. Our Extra Care process has been developed to provide additional support to you if needed, including personal circumstances that are not directly related to insurance.

### **ADDITIONAL SUPPORT**

Hollard Commercial is able to offer you additional support when you are experiencing, or at risk of experiencing vulnerability. This may be due to a number of factors which can include, however not limited to:

- Aboriginal or Torres Strait Islander status;
- Age-related impairment;
- Cultural background;
- Mental health conditions;
- Physical health conditions;
- Family or domestic violence;
- Other personal, or financial distress circumstances which create vulnerability;
- Remote location.

This list includes examples of possible vulnerability factors that you may have, or be experiencing, and require us to take extra care when dealing with you about your claim. We can refer you to support services who may also be able to assist if you are experiencing vulnerability.

If you require additional support for circumstances that are not on the list above, please let your broker know.

## CONFIDENTIALITY

Your privacy is of utmost importance to us and we will protect your personal and sensitive information and only record information where you have given us your explicit consent to do so.

## **DEDICATED CUSTOMER CARE OFFICER**

- A dedicated Customer Care Officer (CCO) will assist in managing your claim.
- Our CCOs have undergone extensive training to help protect the wellbeing of our policyholders experiencing vulnerability.

#### WHAT YOU NEED TO DO

- Contact your broker and let them know that you may need some additional support.
- Alternatively, you can email us: hcicareofficer@hollardcommercial.com.au

#### SUPPORT AVAILABLE FOR YOU

Some examples of the extra care Hollard Commercial may provide include:

- Guidance as to what free support services are available to you;
- Fast-tracking the assessment and decision of your claim;
- Where possible reduce the number of questions asked at the start of a phone call;
- A dedicated point of contact may be provided;
- Appointing an assessor or other service supplier to meet with you face to face;
- Work with you to ease the process and aim to reduce the level of documentation requested.

Access our Support for Vulnerable Customers page Download our Financial Hardship Flyer

## **KEEPING YOU INFORMED**

- Your dedicated CCO will keep you updated about your claim and where possible use your preferred method of contact.
- If you prefer to have a nominated representative to assist you, we will keep that person updated about your claim, unless you advise us otherwise.

At no time will information you provide us in relation to a potential vulnerability affect our decision to pay or not pay a claim, or to insure or renew your policy.

Hollard is a signatory to the General Insurance Code of Practice. The objectives of the Code include providing high standards of service and promoting better relations between customers and insurers. The Customers Experiencing Vulnerability support that we provide is intended to help meet the objectives of the Code.

#### **CONTACT US**

We encourage you to contact your broker or us if you would like additional support and we will discuss what options may be available to support you.

- E: hcicareofficer@hollardcommercial.com.au
- P: 1300 306 226 W: www.hollardcommercial.com.au
- Access our Support for Vulnerable Customers page

The insurer for General Insurance products is The Hollard Insurance Company Pty Ltd (ABN 78 090 584 473, AFSL 241436) (Hollard). Hollard's Business Insurance products and services are provided by its agent Hollard Commercial Insurance Pty Ltd (ABN 86 603 039 023, AFSL 474540) (Hollard Commercial) acting under a binder of the insurer Hollard.