



## **Supporting customers experiencing vulnerability**

We know our customers may find themselves in circumstances, at different times in their lives, where they need extra support.

What to do if you're experiencing difficulty

If you're a YourCover 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 +61 410 066 778 or e mail us at [customercare@yourcover.com.au](mailto:customercare@yourcover.com.au)

### **Family and domestic violence support**

Family and domestic violence is a complex issue that YourCover takes seriously. If you're experiencing family and domestic violence, please read our Family Violence Policy <http://yourcover.com.au/fvw.pdf>

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 +61 410 066 778 or e mail us at [customercare@yourcover.com.au](mailto:customercare@yourcover.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 YourCover, please contact your Claims Officer directly or visit our Financial Hardship Guide.

## Premium payment options for YourCover's customers

If you are a YourCover customer for general insurance products and your personal circumstances mean you're having difficulty making a premium payment please contact us on +61 410 066 778 to talk to our team about how we can help.

## Interpreter services

YourCover 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 difficulty services**

<b>Service</b>	<b>Number/website</b>	<b>About</b>
National Debt Line	1800 007 007 9.30am to 4.30pm, Monday to Friday	Provides access to a local financial advisor.

### **Elder/Youth/Literacy services**

<b>Service</b>	<b>Number/website</b>	<b>About</b>
Translating and Interpreting Services (TIS)	13 14 50 <a href="https://www.tisnational.gov.au/">https://www.tisnational.gov.au/</a>	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.
Services Australia	<a href="https://www.servicesaustralia.gov.au">https://www.servicesaustralia.gov.au</a>	Government services available for both students and older Australians.

### **Physical and mental health services**

<b>Service</b>	<b>Number/website</b>	<b>About</b>
Lifeline	13 11 14 (24-hour crisis support)	24-hour support for anyone across Australia experiencing a personal crisis or thinking about suicide.
MensLine Australia	1300 789 978	24-hour phone and online support and information service for Australian men. Supports men and boys who are dealing with family and relationship difficulties.
National Relay Service (NRS)	Voice: 1300 555 727 TTY: 133 677 SMS: 0432 677 767	NRS is an Australia wide telephone access service available to customers who are deaf or have a hearing or speech impediment.

### **Family and domestic violence services**

<b>Service</b>	<b>Number/website</b>	<b>About</b>
1800 Respect	1800 737 732	24-hour hotline for any Australian who has experienced, or is at risk of, family and domestic violence and/or sexual assault.
Women's Legal Services Australia	<a href="http://www.wlsa.org.au/">http://www.wlsa.org.au/</a>	A national network of community legal centres specialising in women's legal issues.
Aboriginal Family Domestic Violence Hotline	1800 019 123	A dedicated contact line for Aboriginal victims of crime who would like information on victims' rights, how to access counselling and financial assistance.

### **Geographic Services**

<b>Service</b>	<b>Number/website</b>	<b>About</b>
Centre for Rural and Remote Mental Health	(02) 6363 8444	Provides leadership in rural and remote mental health research, evidence-based service design and delivery. They do not provide emergency services.

### **Special circumstances services**

<b>Service</b>	<b>Number/website</b>	<b>About</b>
Grief Line	<a href="https://griefline.org.au/">https://griefline.org.au/</a>	Support for people experiencing grief, loss and trauma.
Relationships Australia	1300 551 800	Relationship support services for individuals and families, including counselling, family dispute resolution and education support programs.

## **Cultural background services**

<b>Service</b>	<b>Number/website</b>	<b>About</b>
STARTTS	02 9646 6800	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.
National Aboriginal Community Controlled Health Organisation	<a href="https://www.naccho.org.au/">https://www.naccho.org.au/</a>	National peak body representing Aboriginal Community Controlled Health Services across the country on Aboriginal health and wellbeing issues.