

We want to support your clients where we can

Changes to the Insurance Brokers Code of Practice come into effect from 31 Oct 2022, in particular the addition of Section 10 Supporting Clients Experiencing Vulnerability.

Vero is here to support our Broker partners with these changes. We understand everyone can be vulnerable at different times in their lives and sometimes your clients may need specialist support, extra care, or protection due to personal circumstances.

We encourage you to inform us when your clients may be experiencing hardship to see what support we can provide you and your clients. To ensure consistent support

is provided, we can note any hardship your clients may be experiencing on their claim and policy. We also understand they may not be comfortable disclosing personal information to you or to us.

We may be able to provide you with services which might assist your clients during a time of need. Some of these services are listed below.

- > Financial Counselling Australia www.financialcounsellingaustralia.org.au
- > National Debt Helpline www.ndh.org.au
- > MoneySmart www.moneysmart.gov.au
- > Good Shepherd Microfinance www.goodshep.org.au
- > Wesley Mission (NSW) www.wesleymission.org.au
- > Beyond Blue www.beyondblue.org.au
- > RUOK? www.ruok.org.au
- > White Ribbon www.whiteribbon.org.au

In addition to the above, we have partnered with external service providers CareRing (Uniting Vic.Tas) and Converge International who provides an array of services for individuals and commercial clients.

Should you need any assistance with responding to a client experiencing vulnerability or need further information about how we can support you please don't hesitate to reach out to our claims team.

We also offer accessibility options for those who have a hearing or speech impairment, as well as translating and interpreting services.

- You can offer your support by:
1. **Asking** open ended questions
 2. **Listening** with an open mind
 3. **Encouraging** action
 4. **Checking in**



Lodge your claims here