

Supporting Customers Experiencing Vulnerability and Family Violence

FAQ's



Q1 What are the key changes Vero are implementing to better support customers experiencing vulnerabilities?

A1 At Vero we have updated our systems, processes and procedures to help us better support customers experiencing vulnerability and family violence. We have also developed a separate privacy statement for customers experiencing vulnerability and adding extra resources to our website for customers who need an interpreter.

Q2 How do we support your customers?

A2 Vero encourage brokers to notify us of customers' vulnerability information, so the information can be recorded in our systems. This will enable us to work with you to ensure your customers have the support they need. For example, we can protect the contact details of victims of family violence. There will also be security measures in place to protect the garaged address of any mobile assets held by the victim.

Q3 Will there be any system changes to Broker Systems?

A3 No, Vero are not implementing changes to VeroEdge/Sunrise systems nor with any of our brokers digital platforms.

Q4 Can a vulnerability be captured at policy purchase, or only at claim lodgement?

A4 A vulnerability can be added at any time it is identified or disclosed by a customer.

Q5 How are Brokers notified if a customer is experiencing a vulnerability?

A5 Most of the time a broker will become aware of customer vulnerabilities from their conversations with their customer. In the situation where a customer's vulnerability is captured by our Claims team, they will pass on the vulnerability information to brokers by phone.

Q6 How do brokers notify Vero of a customer vulnerability?

A6 Brokers must obtain express consent from their customer before sharing vulnerability information with Vero. If consent

is provided, brokers can notify Vero of a customer vulnerability by sending through details to these dedicated teams:

Contact Details 1300 888 071	
Austbrokers	austbrokers.sme@vero.com.au
Steadfast	steadfast.sme@vero.com.au
Independent	independent.sme@vero.com.au
Internationals	internationals.sme@vero.com.au

For all consumer policies, please email veropersonal@suncorp.com.au or call 1300 361 028.

Q7 What details will Vero update?

A7 For policies created via Vero Edge, Vero online motor, home and landlord system or specific broker platforms, Vero will only add the customer's vulnerability and/or family violence details. Any other changes to the policy and customer record MUST be done by the broker.

For manual policies Vero will add both the customer vulnerability and/or family violence details and update the policy and customer records as required.

Q8 What information do Brokers need to provide to Vero? You will need to provide the following information:

- A8**
- ▼ Customer name
 - ▼ Customer number
 - ▼ Policy number
 - ▼ Type of vulnerability
 - ▼ Details of the vulnerability where necessary. E.g. In the case of joint policy holders, the name of the policyholder who is vulnerable (including family violence). In case of "Other" please provide details about the vulnerability (see Q9 'Types of Vulnerabilities').

You will also need to confirm that you have received your customers consent to pass this information to Vero



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Q9 What are the different types of vulnerabilities?

A9 Vero has identified 18 types of vulnerabilities that can be recorded in our systems. This includes the category 'Other' where you will need to provide additional details about the vulnerability. The types are:

- ▼ Addiction
- ▼ Cultural Backgrounds
- ▼ Disability
- ▼ Elderly Abuse
- ▼ Elderly Requires Assistance
- ▼ Family Violence
- ▼ Fatality
- ▼ Financial Hardship
- ▼ Grief
- ▼ Homelessness
- ▼ Injury
- ▼ Mental Illness
- ▼ Non-English Speaking
- ▼ Other
- ▼ Physical Illness
- ▼ Remote Locations
- ▼ Self-Harm
- ▼ Unemployment

Q10 What security measures are in place for Family Violence?

A10 In Joint Policy Holder (JPH) Family Violence (FV) situations:

- ▼ Any documents that Vero sends to the broker will have sensitive information redacted (sensitive information will show as XXXXX or 9999999).

Q11 Are brokers required to update policy documentation?

- A11**
- ▼ If a broker makes any amendments to a document, they will need to ensure that the sensitive information (see Q12) remains redacted.
 - ▼ If a broker creates documents directly from Vero Edge, they will need to redact the sensitive information themselves in Family Violence Joint Policy Holder situations before sending to the customer.
 - ▼ Please refer to the Vero Edge user guides which can be found on the Vero Broker Hub.

Q12 What is considered sensitive information?

A12 The customer's contact and location details are sensitive information, especially in the case of family violence. Hire car notifications and any other information that can identify customers address or booking details (home or motor claims) are also considered sensitive information.

At Vero we will be able to add a second mailing address for joint policies, which will not be accessible to the other party. There will also be security measures in place to protect the garaged address of any mobile assets held by the survivor of family violence.

Q13 Which Products are in scope for these changes?

- A13**
- ▼ Consumer Home & Motor, SME Packages (policy and claims level)
 - ▼ From a Claims perspective we can capture vulnerability across all general insurance policies

Q14 How do brokers obtain consent?

A14 Brokers are required to obtain express consent from customers before sharing vulnerability information with Vero. Written consent is not required, however it is recommended that you keep a record of the consent.

Q15 How does Vero ensure brokers are obtaining express consent to share vulnerability information?

A15 Vero will ask the broker directly if they have obtained consent from the customer to log the vulnerability information in our systems.

Q16 Who is responsible for offering Interpreter services to customers?

A16 Interpreter services should be made available to the customer where it is identified that they would require this assistance. Vero's Claims team will offer interpreter services to any customers they deal with directly who require them.

Q17 Is there a way of removing a vulnerability?

A17 Yes, the vulnerability can be removed anytime. Please advise Vero if the customer no longer wish their vulnerability recorded.