



Vulnerability & Financial Hardship Policy

Simplify My Claim

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Date Updated:	July 2024

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1. INTRODUCTION

1.1 We recognise that a person experiencing vulnerability or financial hardship can give rise to unique needs, which may change over time and in response to particular situations. Nichoface Pty Ltd t/a Simplify My Claim (“**Simplify My Claim**”, “**we**” or “**us**”) is committed to:

- (a) taking extra care in relation to clients that experience vulnerability or financial hardship;
- (b) assisting its employees identify and understand vulnerable clients;
- (c) ensuring Simplify My Claim has processes in place to determine how to support vulnerable clients;
- (d) ensuring Simplify My Claim takes into account a vulnerable client’s needs; and
- (e) communicating with clients to provide support for any vulnerabilities and financial hardship experienced.

1.2 This Policy sets out how we identify and support clients experiencing vulnerability and financial hardship.

2. IDENTIFICATION

2.1 We encourage all clients to disclose any vulnerabilities or instances of financial hardship as soon as practicable to allow us to arrange appropriate support.

2.2 We understand that vulnerability may be due to a range of factors including but not limited to:

- (a) age;
- (b) disability;
- (c) mental health concerns;
- (d) physical health conditions;
- (e) family violence;
- (f) language barriers;
- (g) literacy barriers;
- (h) cultural background;
- (i) Aboriginal or Torres Strait Islander status;

- (j) remote location;
- (k) financial distress; and
- (l) suicidality or suicidal behaviours.

2.3 We will identify circumstances that may amount to financial hardship through the following:

- (a) initial consultation upon discussion of the client's financial situation;
- (b) clients experiencing an emergency event or natural disaster;
- (c) relationship breakdowns;
- (d) completion of the insurer's initial claim form;
- (e) identification of whether a client receives benefits or income from other sources; or
- (f) identification of whether the client has difficulty paying for treatment, food or bills.

3. NOTIFICATION

3.1 When we identify a vulnerable client or a client experiencing financial hardship, we

- (a) record all relevant information in relation to the client's financial hardship or vulnerability on the client file including the following:
 - (i) date the financial hardship or vulnerability was disclosed or discovered;
 - (ii) method of communication that the financial hardship or vulnerability was disclosed or discovered;
 - (iii) type of financial hardship or vulnerability;
 - (iv) details of any support or special circumstances required by the client; and
 - (v) any recommendations we have in responding to the vulnerable client or client experiencing financial hardship.
- (b) advise the insurer/superannuation fund that is assessing the client's claim; and
- (c) determine the best approach in dealing with the client.

4. SUPPORTING VULNERABLE CLIENTS

4.1 We are committed to:

- (a) ensuring the provision of our services and our communication with vulnerable clients meet the individual needs and circumstances of each client;

- (b) taking appropriate measures to ensure clients receive timely and appropriate feedback; and
- (c) enabling clients to deal with the same employee each time, where practicable.

4.2 If you notify us that you require additional support, we will:

- (a) notify the insurer/superannuation fund responsible for assessing the claim;
- (b) protect your private and confidential information;
- (c) work with the insurer and client to find a suitable approach to provide access to the insurer's services;
- (d) enable additional support to be provided by a third party provider such as a legal representative, other representative, interpreter, financial counsellor or community support person;
- (e) only request additional information that is appropriate and where required, we will allow you an extended timeframe to provide this information;
- (f) enable you to utilise the services of an interpreter or, where this is not possible, provide you with reasons why we cannot provide you with an interpreter; and
- (g) if you are suicidal, we will take appropriate action in the circumstances, including:
 - (i) contacting emergency services;
 - (ii) notify the insurer/superannuation fund;
 - (iii) providing you with information regarding counselling services or organisations that offer support; and
 - (iv) recommending you appoint a support person to assist in the management of your claim.

5. CLIENTS EXPERIENCING MENTAL HEALTH ISSUES

5.1 Where we become aware that a client has a past or current mental health condition we ensure that the client is treated in a fair, reasonable and respectful manner.

5.2 Claims for clients experiencing mental health conditions are:

- (a) processed sensitively and we will have regard to any medical treatment needs and adopt methods that are non-intrusive; and
- (b) treated in the same way as a claim involving any other medical condition.

6. CLIENTS EXPERIENCING FAMILY VIOLENCE

6.1 We have identified the following circumstances as indicators of family violence. Where a client:

- (a) appears or sounds distressed or fearful;
- (b) takes instructions from another person;
- (c) remains silent whilst another person present is communicating;
- (d) does not understand or is not aware that insurance cover was taken out in their name;
- (e) asks questions about a joint policyholder's behaviour or activities;
- (f) exhibits concerns regarding the protection of their privacy, safety or security;
- (g) is hesitant to involve a joint policyholder when making a claim or seeking assistance;
- (h) changes their address in a frequent manner; or
- (i) discloses past or present family violence.

6.2 Where we identify instances of family violence, we will:

- (a) notify the insurer/superannuation fund responsible for the matter;
- (b) ensure safety concerns are met accordingly in order to protect the client and their family;
- (c) communicate with the client in a calm and appropriate way;
- (d) protect the client's private and confidential information;
- (e) provide services in a sensitive manner;
- (f) provide the client with referrals to specialist services;
- (g) ensure the client is aware of information and assistance available; and
- (h) provide support to employees.

6.3 We provide training programs to employees specifically in relation to family violence.

7. TRAINING

7.1 We are committed to ensuring all employees who deal with clients have an understanding of the vulnerability and financial hardship which can be experienced by clients.

7.2 Our employees undertake internal training in order for them to:

- (a) understand if a client is vulnerable or experiencing financial hardship;
- (b) decide how best and to what extent employees can support clients;
- (c) understand how to identify vulnerable clients or clients experiencing financial hardship;
- (d) understand how to engage with vulnerable clients or clients experiencing financial hardship;
- (e) understand how to protect private, confidential and personal information of clients;
- (f) understand how to reduce the number of times required for a client to disclose family violence;
- (g) understand how to support employees affected by family violence;
- (h) consider client needs; and
- (i) engage with clients in providing additional support, referring to specialist services where necessary and treating them with a sense of respect and sensitivity.

8. CONTACT US

8.1 If you have any questions or would like further information about how we support clients experiencing vulnerability and financial hardship, please contact us by:

- (a) Email: helpme@simplifymyclaim.com.au; or
- (b) Phone: 07 5606 4018;
- (c) Post: PO Box 289, Surfers Paradise QLD 4217.