

SUPPORTING CUSTOMERS EXPERIENCING VULNERABILITY POLICY AND PROCEDURES

Our customers are people first, customers second.

We recognise that our customers may experience vulnerability at some point in their lives and we are committed to taking extra care with those customers who may be experiencing vulnerability and need our support.

RECOGNISING VULNERABILITY

A person may experience vulnerability for a range of reasons including but not limited to:

- Age
- Disability
- Cultural background
- Language or literacy barriers
- Financial hardship or distress
- Family violence
- Mental or physical health conditions

A customer who experiences vulnerability at a particular time is more susceptible to disadvantage and may require extra care or support because of their unique needs or circumstances.

We acknowledge that some customers might not tell us directly when they are experiencing vulnerability, so when we deal with a customer we will always be receptive to information or signals which may indicate to us that the customer needs help.

DEALING WITH CUSTOMERS EXPERIENCING VULNERABILITY

When we deal with a person who is experiencing vulnerability we will:

- Be sensitive, compassionate and respectful
- Listen without judgment
- Do our best to communicate clearly
- Let the person know if we are aware of a particular external support service which is available for persons dealing with similar issues
- As we continue to deal with the person, be alert to potential changes in their circumstances which might mean they need more help
- Where appropriate, make changes to the way we ordinarily deal with our customers to take account of the person's particular vulnerability
- Accommodate the person's reasonable request for assistance or support from third parties
- Where possible, ensure that the person deals with the same Risksmart team member who understands their particular vulnerability

For customers experiencing vulnerability as a result of family violence, we have a domestic and family violence policy on the Risksmart website which sets out the support we can offer in those circumstances.

Where we identify that a customer requires or may require an interpreter or other assistance communicating, we will refer the customer to an interpreter service or other service to assist with communication. We will also allow a friend or family member of the customer to provide assistance with communication with the prior consent of our customer.

EXTERNAL SUPPORT SERVICES FOR CUSTOMERS EXPERIENCING VULNERABILITY

There are a number of free external services which offer support to people who are experiencing vulnerability. Details of external support services for people experiencing family violence are also listed in our domestic and family violence policy available on the [Risksmart website](#).

SUPPORT SERVICES	CONTACT NUMBER AND INFORMATION
Emergency	000
1800RESPECT The National Sexual Assault & Domestic Family Violence Counselling Service	1800 737 732 A telephone helpline, information and support service - 24/7. Also, a free advice and counselling line for professionals responding to domestic violence.
Safe Steps	1800 015 188 A family violence response service for women and children. Provide information on specific family violence support services, legal rights and accommodation options – 24/7.
Elizabeth Morgan House Aboriginal Women Family Violence Services	03 9482 5744 Crisis accommodation and supports for Aboriginal women and spouses of Aboriginal men.
The Lookout	www.thelookout.org.au/sector-info/service-directory An online regional service directory and resources aimed at preventing and responding to family violence.
WIRE – Women’s Information & Referral Exchange	1300 134 130 Provide free and confidential support, information and referrals on any issues, for Victorian women.
Lifeline	13 11 14 Lifeline is a national charity providing crisis support and suicide prevention services - 24/7.
Suicide Call Back Service	1300 659 467 Provides professional counselling for people feeling suicidal or people worried about someone else at risk of suicide – 24/7.
Men’s Line Australia	1300 78 99 78 MensLine Australia is a professional telephone and online support and information service for Australian men – 24/7.
Kids Help Line	1800 551 800 Support and information for children up to age 25 – 24/7.
InTouch Multicultural Centre Against Family Violence	1800 755 988 Statewide provision of services, programs and responses to family violence in CALD communities.
Beyond Blue	1300 224 636 Raising awareness and working towards reducing the impact of anxiety, depression and suicide. Empowering people to seek supporting.
National Disability Abuse & Neglect Hotline	1800 880 052 An Australia-wide telephone hotline for reporting abuse and neglect of people with disability – 24/7.
National Debt Hotline	1800 007 007 Offer free information and advocate for extreme financial circumstances – 24/7.
National Relay Service	1800 555 660 Assists those who are deaf, hard of hearing and/or have speech impairment to communicate with voice callers.
Translating & Interpreting Services	1800 131 450 Provides access to phone and on-site interpreting services in over 150 languages.