

Members Experiencing Vulnerability Policy

June 2022

Overview

Perpetual Superannuation Limited (PSL) in our role as trustee of your super fund recognise that members may have unique needs or experience vulnerability and may require additional support when communicating with us about their insurance needs. For example, members may need to apply for insurance, make enquiries, claim on their cover and/or make a complaint.

At PSL we believe that Trust is earned, every day and we are committed to serving our members in the best way possible. We aim to provide guidance and services to assist with all aspects of your insurance needs and to ensure our members receive support and care in all matters. There are no additional costs, it is all part of our service.

Vulnerability

Vulnerability can occur where due to a member's personal circumstances or experiences, they are at increased risk of loss, misadventure or harm when communicating with us about their insurance. Vulnerability can arise from a number of different factors or circumstances and may be permanent or temporary and change over time or increase in certain situations.

Objective

The objective of this Policy is to document our commitment to identifying and providing appropriate support to members experiencing vulnerability.

We recognise that not all members will disclose that they are in a vulnerable situation. We are committed to providing our member-facing Client Services and Claims Specialists teams with appropriate training to be able to identify and assist members who are experiencing vulnerability.

Our approach

We pride ourselves on putting our members first in everything that we do. We know that trust is earned, and we always endeavor to earn the trust of our members through our level of service and member experience.

We will offer additional support to our members experiencing vulnerability and will seek to understand what is required to offer ongoing support to our members.

We will ask members for permission to keep a record of the support or assistance required. The information disclosed will be kept and used in accordance with PSL's Privacy Policy.

To support members experiencing vulnerability, we will:

- Actively listen to what our members are saying every time
- Adapt our communication style to our members needs
- Never make assumptions about what our members are experiencing
- Provide clear responses to whatever questions members may have

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- Provide members with information about our external service providers that are trained or experienced in specific support
 - Work with our members and the insurer to find solutions

We will also provide access to an interpreter (where available) upon request or where we perceive an interpreter is needed to communicate effectively.

Making an insurance claim

We recognise that members or beneficiaries making an insurance claim are going through a significant event and may have limited time, ability and focus to manage a claim. We will treat all members with compassion and respect and provide a claims process that is clear, transparent and provide timely and relevant communications.

Our experienced Client Services team is available between 8.30am and 6pm, Monday to Friday on 1800 022 033 to assist with the claims process.

Options available to members

Members are able to give others access to their account through the following:

Third Party authority – members are able to give specific people access to their account details. This may include assistance with making a claim. To provide a third-party authority, a member will need to provide a 'Change of instructions form' available on our website.

Power of attorney (POA) – a power of attorney is a legal document that allows a member to appoint an individual or organisation to manage or assist them with their personal or financial affairs. It can be for a fixed period or enduring but ceases when the person dies. To nominate a POA, a member can provide a certified copy of the POA and letter of instruction.

Support Services

There are a range of reputable organisations and services to support our members, such as:

Lifeline

Lifeline provides all Australians experiencing emotional distress with access to 24/7 crisis support.

Website: www.lifeline.org.au
Contact number: 13 11 14

Translating and Interpreting Service (TIS National)

TIS National is an interpreting service provided by the Department of Home Affairs for people who do not speak English and has access to more than 3000 contracted interpreters speaking more than 160 languages.

Website: www.tisnational.gov.au

Gambling Help Online

Gambling Help Online provides 24/7 chat and email counselling and support services in responding to problem gambling issues.

Website: www.gamblinghelponline.org.au
Contact number: 1800 858 858

Beyond Blue

Beyond Blue has been providing supports and services to people in Australia for 20 years and are focused on supporting people affected by anxiety, depression and suicide.

Website: www.beyondblue.org.au
Contact number: 1300 2224 636

National Debt Helpline

National Debt Helpline is a not-for-profit service that helps people tackle their debt problems. Their professional financial counsellors offer a free, independent and confidential service.

Website: <https://ndh.org.au>
Contact number: 1800 007 007

Australian Institute of Aboriginal and Torres Strait Islander Studies (AIATSIS)

AIATSIS is Australia's only national institution focused exclusively on the diverse history, cultures and heritage of Aboriginal and Torres Strait Islander Australia.

Website: <https://aiatsis.gov.au>

1800RESPECT

1800RESPECT is a counselling, information and referral service for all Australians to support those impacted by sexual assault, domestic or family violence and abuse.

Website: www.1800respect.org.au
Contact number: 1800 737 732

Our Client Services and Claims Specialists teams may also know other organisations and services that can assist vulnerable members which are not listed above.

This information has been prepared by Perpetual Superannuation Limited (PSL) ABN 84 008 416 831 AFSL 225246 RSE L003315. PSL is trustee of: Perpetual Super Wrap (ABN 22 897174 641, RSE R1074406); Perpetual's Select Superannuation Fund (ABN 51 068 260 563, RSE R1057034); Perpetual WealthFocus Superannuation Fund (ABN 41 772 007 500, RSE R1057010). To the extent permitted by law, no liability is accepted for any loss or damage as a result of any reliance on this information.

For more information

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Trust is earned.

Perpetual 