

Vulnerability Statement

We know our clients may find themselves in circumstances, at different times in their lives, where they may be especially susceptible to loss, harm or disadvantage, and therefore may need extra support. Vulnerability can be temporary or ongoing, and can affect anyone at any time, due to a range of factors including but may not be limited to:

- Financial distress/hardship
- Family or Domestic Violence
- Mental or physical health conditions
- Disability
- Age
- Language and/or literacy barriers
- Remote locations and isolation
- Natural disasters and catastrophic events

At Verve Insurance, we are committed to recognising and supporting customers experiencing vulnerability to ensure that you are provided with the service you need. Verve Insurance will work with you or your representative to identify how best to provide support.

We understand it can be difficult to speak openly about your situation. We will treat you with empathy and will always ensure that we manage your personal information in accordance with our Privacy Policy.

Policies to support you

Verve Insurance is committed to managing clients who are experiencing Vulnerability with empathy, sensitivity and with the utmost consideration to our client's security and individual financial circumstances.

To understand our policies further, simply click on the relevant link for you

[Privacy Policy](#)

Professional support services

There are a number of free external support services available if you are facing challenging personal circumstances and need help. The following services are available to all Australians. In an emergency, always call 000.

Support Service	Services provided	Contact details
National Debt Line	Provides access to a local financial advisor.	1800 007 007 9.30am to 4.30pm, Monday to Friday
Translating and Interpreting Services (TIS)	TIS National is a 24/07 interpreting service for people who do not speak English and for agencies and businesses that need to communicate with their non-English speaking clients.	13 14 50 https://www.tisnational.gov.au/
Services Australia	Government services available for both students and older Australians.	https://www.servicesaustralia.gov.au
Lifeline	24-hour support for anyone across Australia experiencing a personal crisis or thinking about suicide.	13 11 14 (24-hour crisis support)
National Relay Service (NRS)	NRS is an Australia wide telephone access service available to customers who are deaf or have a hearing or speech impediment.	Voice: 1300 555 727 TTY: 133 677 SMS: 0432 677 767
1800 Respect	24-hour hotline for any Australian who has experienced, or is at risk of, family and domestic violence and/or sexual assault.	1800 737 732
Women's Legal Services Australia	A national voice for Women's Legal Services to advocate for laws and policies that will create better outcomes for women.	http://www.wlsa.org.au/
Aboriginal Family Domestic Violence Hotline	A dedicated contact line for Aboriginal victims of crime who would like information on victims' rights, how to access counselling and financial assistance.	1800 737 732