

# Family Violence Statement

## Introduction

Crawford & Company has a long history of restoring and enhancing lives, businesses and communities – it is embedded in the work we do every day. But there is another, equally important part of our history that we must live up to: **Integrity**.

How we do business is just as important as any measurement of financial growth. All of us – employees, directors, and third-party business partners – are responsible for doing the right thing, everywhere and always.

### Our Mission

Restoring and enhancing lives, businesses and communities.

### Our Vision

To be the **leading provider** and most **trusted source** for **expert assistance**, serving those who insure and self-insure the risks of businesses and communities anywhere in the world.

### Our Values

- R – Respect** – We practice integrity and ethical behaviour, embrace each individual's unique talents, honour diverse lives and work styles, and promote a spirit of co-operation
- E – Empowerment** – Employees are emboldened to advance the company mission, take ownership of their career progression, contribute ideas to meet industry challenges, and hold themselves and others accountable
- S – Sustainability** – A focus on corporate social responsibility, giving back and being good stewards in our communities
- T – Training** – An environment where employees are stimulated, knowledgeable, and satisfied
- O – One Crawford** – A global mind set that's inclusive, mission-focused, customer focused and on the move
- R – Recognition** – An eco-system of recognition and reward for our employees' hard work
- E – Entrepreneurial Spirit** – A shared passion to succeed, outpace competitors and innovate

## Protecting your privacy

We will always treat information that you give us about your situation confidentially, but any information in relation to a claim with joint policyholders will be available to the other named insured.

Where applicable, we will also keep your insurer informed about any material information relevant to the claim to ensure we are best able to support you.

## Signs of domestic and family violence

Domestic and family violence is a pattern of behaviour that tries to control another person in a family relationship. This can include people of the same or opposite sex, a parent or child, siblings, or other relatives.

There are many types of domestic and family violence which can include;

- Physical assault or violence
- Financial abuse
- Emotional abuse
- Psychological or mental abuse
- Threats
- Sexual violence
- Forced isolation
- Stalking, and
- Manipulative behaviour

Someone who is experiencing domestic and family violence may show one of more of these example signs in social and work situations;

- Being often irate or emotional, or having an emotional response that is out of the ordinary
- A heightened sense of adrenaline
- Downplaying of a situation or making excuses
- Wearing long clothing on hot days
- Withdrawn personality and social disengagement
- Evidence of jealous behaviour

## Financial abuse

Financial abuse is a form of domestic and family violence where the abuser uses money or finances to control another person. This can include;

- Forcing someone to take on debt
- Withholding or threatening to withhold reasonable money (for example, what is required to run the household and pay bills)
- Stopping access to money to prevent the other person from leaving.
- Transferring assets out of the other person's name
- Intentionally damaging another person's credit rating.

Financial abuse is a crime in most states of Australia, for more information visit [www.moneySMART.gov.au](http://www.moneySMART.gov.au)

## How can I protect my claim?

In some cases your contract is with your insurer and so in those instance it is important that your insurer, broker or intermediary are aware of your circumstances.

It is important that you only authorise people where essential and that you know and trust are provided authority to speak or act on your behalf.

## Assistance for financial hardship

The General Insurance Code of Practice outlines requirements for financial hardship. The code is available at [www.codeofpractice.com.au](http://www.codeofpractice.com.au)

Where you advise us of a financial hardship we will assist you by taking relevant action and/or providing appropriate recommendations or advice.

## Helping our employees

Since 2018, Crawford has provided our employees with supported special paid leave and access to free counselling via our Employee Assistance Program.

## Support services

Violence is never acceptable, and there are services that provide supportive pathways to help individuals who may use or engage in inappropriate, violent, or abusive behaviours.

### Financial hardship

If you are experiencing domestic and family violence and need additional assistance including financial hardship assistance or you want to know more about how we may be able to help you, please call us on 1300 135 790 Monday – Friday 08.30 – 17.00 and quote your claim reference number.

### 1800RESPECT

The National Sexual Assault Domestic Violence Counselling Service offers confidential online and telephone counselling information and referral services.

Visit [www.1800respect.org.au](http://www.1800respect.org.au) or call 1888 737 732, 24/7.

### National Association of Community Legal Centres

This is an independent not-for-profit community organisation that provides legal and related services to the public, focusing on the disadvantaged and people with special needs. This site is a centralised site where state based community legal centres can be found according to your needs and geography.

Visit [www.naclc.org.au](http://www.naclc.org.au)

### Lifeline

Lifeline provides Australian's experiencing personal crisis 24 hour crisis support and suicide prevention services.

Visit [www.lifeline.org.au](http://www.lifeline.org.au) or call 13 11 14

### National Centre for Suicide Prevention Training

This service offers a range of evidence-based training programs across Australia.

Visit [www.suicidefirstaid.org.au](http://www.suicidefirstaid.org.au) or call 1300 608 095

### Mensline Australia

This is a free service offering national telephone and online support, information and referrals for men with family and relationship concerns.

Visit [www.mensline.org.au](http://www.mensline.org.au) or call 1300 789 978

### Kids Help Line

This is a free, private and confidential telephone and online counseling service specifically for young people aged between 5 and 25, in Australia.

Visit [www.kidshelpline.com.au](http://www.kidshelpline.com.au) or call 1800 551 800



### Tim Jarman

President, Australia

Crawford & Company