



YDR Vulnerable Persons Policy

Introduction

This Policy outlines YDR Chartered Loss Adjuster's approach to managing vulnerable persons affected by issues such as financial hardship, disability, age, illness, or language.

YDR seeks to minimise impact to individuals and their families by providing support and practical assistance to those at risk.

In this policy, YDR considers 'vulnerable persons' as: *"A person who is 18 years of age or over, and who is or may be in need of community care services by reason of mental or other disability, age or illness and who is or may be unable to take care of him/herself, or unable to protect him/herself against significant harm or serious exploitation."*

More specific details regarding YDR management of claims where individuals are affected Family Violence are covered under the YDR Family Violence Policy. This policy is available on the YDR website at YDR.net.au.

YDR's priorities in managing claims involving Vulnerable Persons

YDR's priorities are:

- The fair and sensitive treatment of vulnerable persons, ensuring they are treated with dignity and respect.
- The decisions made consider the needs of the vulnerable person including the safety of the individual and their family.
- The provision of support to our staff who are dealing with, or may deal with, sensitive cases, including individuals affected by family violence.

Management of situations where a Vulnerable Person is identified

YDR will:

- Take additional care when dealing Vulnerable Persons affected and provide additional support and assistance in connection with the provision of insurance services, where reasonable.
- Treat all information about an individual as sensitive and will take measures to ensure the information is kept confidential.

- Engage with the individual to discuss safe ways to communicate and record these communication methods on the individual's file.
- Engage with the individual to determine if communication should involve the individual's financial counsellor, lawyer, community services or social work, legal aid officer or family violence specialist.
- Engage a translator when required using the interpreter services recommended or required by the insurers
- Where reasonable, minimise the information that an individual is required to provide and the number of times an individual is required to disclose the same information, noting that they may not have access to their personal information, records and documents.
- Where possible, provide individuals with consistency in speaking to one staff member, or a single pathway to a Vulnerability Specialist.
- Ask a vulnerable person what their financial situation is, to determine whether they are also experiencing financial hardship.
- Refer them to specialist, as appropriate.
- Provide vulnerable persons training to all staff, including Family Violence training.
- Refer the individuals to the Vulnerability Specialists at the insurer to support vulnerable persons and provide an escalation pathway.
- Provide support to YDR staff affected by dealing with vulnerable persons through an employee assistance line, line management or human resources discussions, training, and the provision of resource documents.
- Provide a copy of the public Vulnerable Persons Policy to a customer upon request.

If a customer is dissatisfied with YDR's management of their vulnerability, they can lodge a complaint. YDR will provide information about the complaint management process on their website.