

# Millennium Underwriting Agencies Pty Ltd Vulnerable Customer Policy

## How we Support Customers Experiencing Vulnerability

We are committed to taking extra care with persons who experience vulnerability. We recognise that a person's vulnerabilities can give rise to unique needs, and that their needs can change over time and in response to particular situations. A person's vulnerability may be due to a range of factors such as:

- age;
- disability;
- mental health conditions;
- physical health conditions;
- family violence;
- language barriers;
- literacy barriers;
- cultural background;
- remote location; or
- financial distress.

We encourage you to tell us about your vulnerability so that we can work with you to arrange support — otherwise, there is a risk that we may not find out about it.

You can contact us on **(08) 8249 7900** or at **[claims@mua.com.au](mailto:claims@mua.com.au)**

We value the protection of your privacy. Please refer to our Privacy Policy for details on how we deal with and manage personal information.

If you are experiencing financial hardship contact us on **(08) 8249 7900** or at **[claims@mua.com.au](mailto:claims@mua.com.au)** to find out about the support we can provide to you. We have policies and training for employees to help them identify if you are experiencing financial hardship and decide how we may be able to provide support to you. This can include fast-tracking claims if you have an urgent financial need, payment options for your claims excess, or putting on hold an action to recover an amount from you if we identify you are experiencing financial hardship.

We can provide you with support if you are affected by family violence. See the Family Violence Policy available at [www.millennium.com.au/download/1696/](http://www.millennium.com.au/download/1696/)

We are also committed to treating people with past or current mental health conditions fairly. We have a program designed to drive and improve employee awareness and have tailored our products and services in accordance with anti-discrimination laws regarding mental health.

## Helpful Assistance Services

### Interpreting and other assistance services

#### **Government Translation and Interpretation Services**

Immediate phone interpreting (24 hours, every day of the year)

Phone: 131 450 (within Australia)

ATIS phone interpreting (24 hours, every day of the year)

Phone: 1800 131 450

#### **The National Relay Service (NRS)**

This 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

## Referral Services

### Money Help

#### **National Debt Helpline**

Financial counselling and information for people experiencing financial difficulty to achieve better money management and budget.

Can assist with:

- budgets and money plans
- advocacy
- rights and responsibilities
- access to relevant government and community grants
- referrals to other free community-based services (such as free legal advice and supports).

Phone: 1800 007 007 (Monday to Friday, 9am to 5pm)

[www.ndh.org.au](http://www.ndh.org.au)

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### Stress and Mental Health

#### **Beyond Blue**

Over the phone, web and email support to people experiencing anxiety or depression.

Phone: 1300 224 636 (24-hour)

[www.beyondblue.org.au](http://www.beyondblue.org.au)

#### **Mensline**

National telephone and online support, information and referral service for men with family and relationship concerns. The service is available from anywhere in Australia and is staffed by professional counsellors experienced in men's issues.

Phone: 1300 78 99 78 (24-hour)

[www.mensline.org.au](http://www.mensline.org.au)

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### Life and Crisis Support

#### **Lifeline**

National charity providing all Australians experiencing a personal crisis with access to 24-hour crisis support and suicide prevention services.

Phone: 13 11 14 (24-hour)

[www.lifeline.org.au](http://www.lifeline.org.au)

#### **Qlife**

National telephone and web-based counselling, referrals and support groups for LGBTIQ people and their families.

Phone: 1800 184 527 (Seven days, 3pm to midnight)

[www.qlife.org.au](http://www qlife.org.au)

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### Domestic and Family Violence

#### **1800 RESPECT**

National family violence and sexual assault counselling line.

Phone: 1800 RESPECT or 1800 737 732 (24-hour)

[www.180orespect.org.au](http://www.180orespect.org.au)

(24-hour online counselling)

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### Addiction

#### **Counselling Online**

Free counselling for alcohol or drug use or anyone concerned with use by a family member or friend. Referrals to state-based services.

[www.counsellingonline.org.au](http://www.counsellingonline.org.au)

(24-hour online counselling and SMS support)

#### **Gambling Help Online**

Counselling, information and support for gamblers as well for their partners and families.

Phone: 1800 858 858 (24-hour)

[www.gamblinghelponline.org.au](http://www.gamblinghelponline.org.au)

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