
Policy: Vulnerable Customers

ISS First Response provides a range of support services to customers of insurance clients. This Policy outlines ISS First Response's approach to managing and supporting customers of our insurance clients who are identified as vulnerable customers, including customers suffering from family violence, and customers suffering financial hardship.

Vulnerable Customers

1. ISS will treat vulnerable third parties with sensitivity, dignity, respect and compassion, and will work with the third party to seek suitable, sensitive and compassionate ways of dealing with such third parties. ISS will do this promptly and will protect the other party's right to privacy. Vulnerability may arise from various factors, including family violence, financial distress, age, disability, mental or physical health conditions, language or literacy barriers, cultural background, Aboriginal or Torres Strait Islander status or a remote location and may change with circumstances or over time.
2. ISS will take extra care when dealing with third parties who experience vulnerability. This will involve considering how best to assist the third party. This may be a matter of connecting the customer with the appropriate support people of the relevant client but may also involve ISS offering and providing additional assistance directly, seeking to accommodate specific requests, making it easier for the third party to communicate or to access a support person, referring the third party to relevant community support organisations, and discussing the matter with the relevant ISS client.
3. ISS will notify the relevant client on becoming aware of any third-party who appears to be experiencing vulnerability. ISS will comply with reasonable directions from the client in how to assist such third parties.
4. Where instructed in writing, ISS will act consistently with the client's procedures for dealing with third parties that experience vulnerability.
5. ISS personnel involved in contact with third parties on behalf of insurer clients will each complete training in relation to vulnerable customers that is either made accessible, or is approved, by the relevant client.

Financial Hardship and distress

1. ISS will notify the relevant insurer on becoming aware of any third party in connection with the client's insurance activities who appears to be experiencing financial hardship or is in urgent financial need or intending to declare bankruptcy. ISS will comply with reasonable directions from the client in how to assist such third parties.
2. ISS will act consistently with the relevant insurer's procedures for dealing with third parties that experience financial hardship or who are in urgent financial need or intending to declare bankruptcy.

3. ISS personnel and subcontractors, if any, involved in contact with third parties in relation to insurer client's business will each complete training in relation to financial hardship that is either made accessible by, or is approved by, the client.
4. Where a third party is assessed by the relevant insurer as being in urgent financial need or experiencing financial hardship, ISS will fast track its activities.
5. Where a total loss has been suffered, ISS will treat affected third parties with sensitivity.
6. ISS will respond to catastrophes and disasters in an efficient, professional, practical and compassionate manner and according to the insurer client's Catastrophe and Disaster plan as set out at the time of the catastrophe or disaster being declared.