

Approved by: Aaron Hair
Position: Director
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Reviewed: 00/00/2025

Signature:

A handwritten signature in black ink that reads "Aaron Hair".

VULNERABLE CUSTOMER POLICY

Ethos Building & Restoration
ABN 49 615 519 812

National Support Centre
13/75 Lorimer Street, Docklands VIC 3008

Contact
enquiries@ethosbuilding.com.au
24/7 National Support: 1300 238 467



ethosbuilding.com.au



Purpose

Ethos is dedicated to ensuring we can identify and support customers experiencing vulnerability and supporting all stakeholders to do the same.

Ethos understands the level of care and respect needed when dealing with people in vulnerable circumstances as they can present unique needs and require alternative solutions to obtain the final works completion.

It is important to acknowledge there is no specific definition when it comes to dealing with people who could be classed as vulnerable and therefore easy to overlook those in need of extra support. Ensuring you can identify who is vulnerable and knowing how to provide a tailored service for these people is paramount.

Identification

It is essential to identify and assist vulnerable people going through the insurance building repair process.

A persons vulnerability may be due to a range of factors such as:

- a. age;
- b. disability;
- c. mental health conditions;
- d. physical health conditions;
- e. family violence;
- f. language or literacy barriers;
- g. cultural background;
- h. Aboriginal or Torres Strait Islander status;
- i. remote location; or
- j. financial distress

Meeting the Needs of Vulnerable Customers

At Ethos, we provide a high level of dedicated support ensuring we take necessary measures to make the claim interactions a positive experience which is guided, prompt and respectful. By demonstrating you understand, being flexible and empathetic during the claims and repair process we can support any vulnerable customer ensuring a positive and sensitive approach it taken during all stages of restoring their home.

Ways we assist our customers:

- Asking the insured about their communication preferences.
- Providing the Insured one line of contact: by always having the same point of contact allows us to create a positive relationship and so that no story is needed to be repeated.



- Information and education as the claim progresses during each stage of restoring their home and clarifying an understanding after each key discussion.
- Living our expectations: committed to contacting the Insured when we said we would.
- All relevant information is provided to the Account Manager and Supervisor so that they are informed prior to meeting the insured as well as selecting the correct and appropriate trades for the job.

Continuous Development

Our team at Ethos are certified in the completion of the 'General Insurance Code of Practice' course including module of 'Caring for vulnerable customer' registered with ANZIIF.

With the Insured at the forefront, our team at Ethos continuously maintain open discussions surrounding our policy and best practices when dealing with all individual vulnerable needs. By being conscious of the fact that anyone can become vulnerable at any stage as well as being aware vulnerability can be either short or long term, we ensure our ongoing education and awareness is up to date and regular information is distributed to our team.