

Trans-West Insurance Brokers (NSW) Pty Ltd

79 Bathurst Street Liverpool NSW 2170

AFS Licence 230142

Vulnerable Client Policy – Ver 2026.07

TW **TRANS-WEST**
INSURANCE BROKERS

Our Commitment

At Trans-West, we are committed to treating all clients with respect, dignity, empathy, and fairness.

We recognise that at times people may experience circumstances that make it more difficult to engage with insurance services, make decisions, communicate effectively, or manage financial matters. These circumstances may be temporary, long-term, or ongoing.

As a member of the insurance broking industry, Trans-West supports the principles of the Insurance Brokers Code of Practice and is committed to identifying and assisting clients who may be experiencing vulnerability.

Trans-West understands that life circumstances can sometimes create additional challenges when managing insurance and financial matters. If you are experiencing vulnerability, financial hardship, family or domestic violence, mental health concerns, illness, disability, or any other circumstance impacting your ability to engage with us, we encourage you to let us know.

Our team will work with you respectfully, confidentially, and compassionately to identify ways we can support you and make our services more accessible to your individual needs. No matter your circumstances, you will be treated with dignity, respect, and fairness.

Policy Statement

Trans-West Insurance Brokers (NSW) Pty Ltd has a long-standing commitment to conducting its business with honesty and integrity and remains committed to full compliance with the Code and informing Clients, employees, distributors and service suppliers about information and assistance available to vulnerable people, including those experiencing Financial Hardship and Family Violence.

This policy and the Trans-West Insurance Brokers (NSW) Pty Ltd internal policy and training programs assist employees to:

1. Identify and understand if a Client may be vulnerable;
2. determine how best, and to what extent, they can support a vulnerable Client;
3. take account of a Client's particular needs or vulnerability; and
4. engage with a vulnerable Client with sensitivity, dignity, respect and compassion. This may include arranging additional support and referring the Client to specialised people or services.

What We Mean by Vulnerability

At Trans-West, we recognise that vulnerability is not always visible and can affect anyone, regardless of age, background, occupation, or financial circumstances.

A person may be experiencing vulnerability when personal circumstances make it more difficult to engage with us, understand information, make informed decisions, communicate their needs, or manage their insurance arrangements.

Vulnerability may be temporary, long-term, recurring, or permanent. It can arise unexpectedly and may change over time. We understand that every person's experience is different, and we are committed to responding to individual circumstances with empathy, respect, and understanding.

Examples of situations that may contribute to vulnerability include, but are not limited to:

1. Illness or Injury

Physical illness, serious medical conditions, injury, hospitalisation, recovery from surgery, chronic pain, or other health-related issues that may affect a person's ability to manage their insurance needs.

2. Mental Health Conditions

Anxiety, depression, PTSD, stress-related conditions, psychological illness, or other mental health challenges that may impact decision-making, comprehension, communication, or emotional wellbeing.

3. Family or Domestic Violence

Individuals affected by family violence, domestic abuse, coercive control, stalking, or personal safety concerns may require additional care, confidentiality, and support when dealing with financial and insurance matters.

4. Financial Hardship

Unemployment, reduced income, business difficulties, unexpected expenses, debt, cost of living pressures, or other financial challenges that create stress or affect a client's ability to meet financial commitments.

5. Bereavement or Loss

The death of a family member, friend, business partner, or other significant person can affect an individual's emotional wellbeing and ability to manage important decisions or financial affairs.

6. Language, Literacy or Communication Barriers

Clients who speak English as a second language, have limited literacy skills, communication difficulties, or require information in a different format may need additional support to understand their options and make informed decisions.

7. Disability

Physical, sensory, intellectual, neurological, cognitive, or psychosocial disabilities may impact how a person accesses information, communicates, or engages with insurance services.

8. Age-Related Challenges

Older people and younger adults may face circumstances that affect their understanding of financial matters, confidence in decision-making, or ability to access support services.

9. Natural Disasters and Major Life Events

Events such as floods, bushfires, storms, cyclones, property loss, accidents, relationship breakdowns, caring responsibilities, relocation, or other significant life changes can create periods of heightened vulnerability and stress.

10. Personal or Cultural Circumstances

Social isolation, caring responsibilities, cultural factors, remote location, or other personal circumstances may affect a person's ability to engage fully with insurance products and services.

We understand that vulnerability can affect anyone at any time and that many clients may experience multiple challenges simultaneously. We encourage clients to let us know if they are experiencing circumstances that may affect their dealings with us. By understanding your situation, we can work with you to identify appropriate support and ensure you receive fair, respectful, and accessible service throughout your relationship with Trans-West.

How We Support Vulnerable Clients

If you tell us that you are experiencing vulnerability, we will work with you to understand your circumstances and identify reasonable ways we can assist.

Depending on your situation, support may include:

- Communicating in a way that best suits your needs ensuring safe and confidential communication in light of individual circumstance;
- Allowing additional time to provide information or make decisions
- Working with an authorised representative, family member, support person, or advocate
- Providing extra assistance throughout the insurance process
- Taking your individual circumstances into consideration when managing your enquiry, claim, complaint, or service request
- Helping to arrange access to financial hardship support
- Referral to specialist support services
- Establishing new programs in conjunction with your circumstances.

All requests for assistance will be handled respectfully, sensitively, and confidentially. If the Account Manager is unable to assist your circumstances/issue will be immediately referred to our General Manager and Chief Executive Officer.

Let Us Know

If you are experiencing vulnerability at any stage of your dealings with Trans-West, we encourage you to let us know.

The earlier we understand your circumstances, the better we can tailor our support and provide appropriate assistance.

You are welcome to speak with your Trans-West representative or contact our office directly.

Privacy and Confidentiality

Any information you provide regarding your personal circumstances will be treated with care and handled in accordance with our Privacy Policy and applicable privacy laws.

Information will only be used for the purpose of providing appropriate support and assistance.

Staff Training

Trans-West is committed to ensuring our team has the knowledge and skills required to support vulnerable clients effectively.

To support this commitment:

All staff are required to complete mandatory vulnerability awareness and client support training every 12 months.

Training includes recognising signs of vulnerability, responding appropriately, communicating with empathy, and understanding available support options.

Our team members are expected to apply these principles in all interactions with clients and potential clients.

Questions or Assistance

If you would like further information about the support available to vulnerable clients, or if you believe you may require additional assistance, please contact us who can direct you to one of our qualified Account Managers who is trained in dealing with vulnerable clients.

Trans-West Insurance Brokers (NSW) Pty Ltd

Phone: 02 9601 7166

Email: reception@transwest.com.au

Additional Support Services

If you are experiencing vulnerability, hardship, family violence, mental health challenges, or other personal circumstances affecting your wellbeing, the following independent support services may be able to assist you:

- **Lifeline Australia**
24/7 crisis support and suicide prevention services.
 13 11 14
 www.lifeline.org.au
- **Beyond Blue**
Information, advice and support for anxiety, depression and mental health concerns.
 1300 22 4636
 www.beyondblue.org.au
- **1800RESPECT**
National counselling, information and support service for people impacted by family, domestic or sexual violence.
 1800 737 732
 www.1800respect.org.au
- **National Debt Helpline**
Free and independent financial counselling for individuals experiencing financial difficulties.
 1800 007 007
 www.ndh.org.au
- **Mens Line Australia**
Telephone and online support service for men dealing with relationship, family, mental health and wellbeing concerns.
 1300 78 99 78
 www.mensline.org.au
- **Relationships Australia**
Support and counselling services for individuals, couples and families.
 1300 364 277
 www.relationships.org.au
- **13YARN**
National crisis support service for Aboriginal and Torres Strait Islander peoples.
 13 92 76
 www.13yarn.org.au
- **Kids Helpline**
Free confidential counselling service for children and young people aged 5 to 25 years.
 1800 55 1800
 www.kidshelpline.com.au
- **Carer Gateway**
Support services for carers, including counselling, coaching and respite assistance.
 1800 422 737
 www.carergateway.gov.au
- **Australian Red Cross Support Services**
Assistance for people experiencing personal hardship, social isolation or crisis situations.
 www.redcross.org.au