



## **VULNERABLE CUSTOMER PROCEDURE**

## ***VULNERABLE CUSTOMERS***

MI-BIKE Motorcycle Insurance, a business name of Yamaha Motor Insurance Australia Pty Ltd ("MI-BIKE", "YMI", "We", "Us" or "Our") is committed to supporting customers who are vulnerable.

## ***THIS DOCUMENT***

This procedure applies to customers who are insured under an insurance policy issued and bound by Us ("Customers" or "You").

## ***OUR APPROACH***

We, Our distribution partners and Our service providers are committed to taking extra care with Customers who are experiencing vulnerability. We appreciate that a person's vulnerabilities can give rise to unique needs, and those needs can change over time and in response to particular situations.

We encourage You to let Us know if You are experiencing vulnerability.

If You tell Us, or We identify, that due to a vulnerability, You need additional support or assistance, We will work with You and try to find a suitable, sensitive and compassionate way for Us to proceed and we will protect Your privacy.

If You tell Us, or We identify, that You need additional support from someone else (for example, a lawyer, consumer representative, interpreter or friend), then We will recognise this and allow for it in all reasonable ways. We will try to make sure Our processes are flexible enough to recognise the authority of Your support person.

Additional support may include making it easier for You to communicate with Us, referring You to a financial counsellor or an appropriate community support service.

## ***WHAT IS VULNERABILITY***

You may be vulnerable due to Your ability or circumstances. Your vulnerability may be temporary or permanent. We recognise that 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 or learning difficulties;
- cultural background;
- Aboriginal or Torres Strait Islander status;
- remote location; and/or
- financial distress.

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## **SUPPORT PERSONS**

If You tell Us, or We identify, that You need additional support from someone else (for example, a lawyer, consumer representative, interpreter or friend), then We will recognise this and allow for it in all reasonable ways.

## **IDENTIFICATION**

If You require support to meet identification requirements, then We will take reasonable measures to support you, particularly if you are from an Aboriginal or Torres Strait Islander community or a non-English speaking background.

## **COMMUNICATION**

Where practicable, We will provide access to an interpreter if You ask us to, or if We need an interpreter to communicate effectively with You.

If You require assistance in communicating with Us, We encourage You to access the Translating and Interpreter Service: Telephone: 131 450

Teletypewriter Services are available at the National Relay Service:

Voice Relay: 1300 555 727

TTY: 133 677

SMS Relay: 0423 677 767

Website: <http://relayservice.gov.au/>

Please ask the service provider to contact MI-BIKE on 1300 780 446.

Our business hours are Monday to Friday 8.30am – 5:00pm (AEST) excluding public holidays.

## **FAMILY VIOLENCE**

We are here to provide You with support in the event that You tell Us or We are concerned that You may be affected by family violence. Our Family Violence Document is available at [here](#).

## **PRIVACY & CONFIDENTIAL INFORMATION**

We understand the risk with disclosure of the personal information of Customers who are experiencing vulnerability. We treat such information in accordance with the terms of Our Privacy Policy, located at <https://www.mi-bike.com.au/home/mi-bike-privacy-and-disclaimers>.

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