

Supporting Our Customers

Vulnerable Clients & Financial Hardship

About this page

Richard Oliver Underwriting Managers Pty Ltd (ROUM) acts as an underwriting agency for its customers.

This page sets out how ROUM assists its customers who may be experiencing vulnerability.

Who this applies to

We are committed to treating every customer with fairness, empathy and respect. We understand that personal circumstances can change, and that some customers may need additional support when dealing with us. This page sets out how we can help.

Vulnerability can be temporary or permanent, and can arise at any point. You may need additional support due to factors including: age, physical disability or health condition, mental health conditions, Aboriginal or Torres Strait Islander status, low financial literacy, numeracy or digital capability, culturally or linguistically diverse backgrounds, remote location, homelessness or unstable housing, experiencing financial hardship or family and domestic violence.

How we will support you

If you tell us, or we recognise, that you may need additional support, we will work with you to find suitable support. We will:

- Treat you with empathy, dignity and respect at all times.
- Communicate clearly and allow additional time where needed.
- Offer alternative ways to communicate, including written follow-up or interpreter services.
- Allow you to appoint a support person, financial counsellor, or interpreter to assist you or communicate on your behalf.
- Handle any information you share with us sensitively and in accordance with [our Privacy Policy](#).

If you need language assistance, you can access the **Translating and Interpreting Service (TIS National)** free of charge on **131 450** and ask them to contact us on your behalf.

Family and domestic violence

We recognise that family and domestic violence (FDV), including physical, emotional, psychological, sexual, financial, and economic abuse, can significantly affect a customer's ability to manage their insurance.

Where we become aware that you are affected by FDV, we will take extra care to support you. This may include using your preferred safe contact method, communicating through a nominated representative, and handling your information sensitively. If you need to contact your insurer about your policy or claim, we can assist you with that.

You do not need to provide an intervention order or equivalent to access these protections. Your disclosure or indication of safety concern is sufficient.

If your FDV situation is also causing financial hardship, please see the section below.

Financial Hardship

If you are experiencing financial hardship - whether due to job loss, illness, family breakdown, natural disaster or another unexpected event – please let us know. You can notify us by phone, email or in writing.

As an underwriting agency, ROUM does not determine hardship arrangements under your policy. Those decisions rest with the insurer. However, if you tell us you are experiencing financial hardship, we will discuss your situation with you and help direct your request to the appropriate insurer or internal ROUM contact as needed. We will only ask for the minimum information needed to direct your request to the right place.

Depending on your circumstances, we may be able to help such as:

- Support in raising your hardship request with your insurer.
- Considering a waiver or deferral of ROUM's fees if applicable.
- Helping you communicate urgent financial needs to the insurer.
- Referral to government assistance programs.

Hardship assistance relating to your insurance policy will be assessed by your insurer. They will explain any options available and provide details of complaint pathways, including to the Australian Financial Complaints Authority if appropriate.

If your hardship request relates to fees owed to ROUM, we will explain our decision and how you can raise any concerns through our complaints process (by phone on (03) 8681 9909 or by email to info.au@richardoliver.com).

External support services

The following free services are available if you need additional support:

Service	Contact	Description
1800RESPECT	1800 737 732 (24-hour)	National sexual assault, domestic and family violence counselling service.
Beyond Blue	1300 224 636 (24-hour)	Support for anxiety, depression and mental health
Lifeline	13 11 14 (24-hour)	24-hour crisis support and suicide prevention
MensLine Australia	1300 78 99 78 (24-hour)	Telephone and online support for men
National Debt Helpline	1800 007 007	Free financial counselling (Mon-Fri 9.30am – 4.30pm)
National Relay Service	1800 555 660	Assistance for clients with hearing or speech impairments
AFCA	1800 931 678	Free and independent financial complaints resolution
Translating & Interpreting Service (TIS National)	121 450	Translating and interpreting service (over 150 languages).
Kids Helpline	1800 55 1800 (24 hour)	Free support and advice for clients up to age 25.

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