



FreightInsure is acutely aware that changes to an individual's circumstances can happen at a moment's notice and we seek to handle these changes sensitively. Any customer is potentially vulnerable when their specific circumstances place them in a position where additional support might be needed to ensure they get the best possible outcome.

There are many forms of vulnerability and there is no one-size-fits-all approach to supporting vulnerable customers. Whilst some vulnerabilities are permanent, others can be fluid, temporary or occur at changing intervals, or lead to other or enhanced levels of vulnerability.

## **Tell Us Once Approach**

When you as a customer share information about your vulnerability with us, we will record this information to avoid the need for you to have to repeat it in the future.

## **Accessibility**

We ensure that customers can interact with us without barriers, regardless of disability, language or other needs.

Where available and practicable, we will take reasonable steps to provide you with access to a means of communicating effectively with us. This assistance may be provided using available interpreter services if you ask us to, or if we need an interpreter to communicate effectively with you.

If you do not understand English, or you need assistance with interpreting you can access an interpreter by calling Interpreting New Zealand ("INZ") on 0508 468 377 (toll free) or (04) 384 2849. You may have to pay the cost of a local call for these services. The INZ can interpret more than eighty (80) languages.

If You have a speech or hearing impairment, we recommend that You contact the New Zealand Relay Services, which can help you communicate in a number of ways.

Their website is [www.nzrelay.co.nz](http://www.nzrelay.co.nz) and You can also contact them on 0800 4 715 715 or (TTY) 0800 4 713 713.

This ensures we can provide all individuals with a positive experience with their FreightInsure policies.

## **Our Staff**

All FreightInsure staff have completed training through ANZIIF on caring for the vulnerable customer and are aware of identifying vulnerability and are able to respond accordingly. We are committed to the ongoing training of our employees to help them:

- Understand if a customer may be vulnerable;
- Determine how to best support a vulnerable customer;
- Take account of a customer's particular needs or vulnerability;

- Engage with a vulnerable customer with sensitivity, dignity, respect, and compassion. This may include arranging additional support and referral to specialised people or services.

## How do we know if a client is Vulnerable?

A person's vulnerability may be due to a range of factors such as:

### Personal Issues:

- Health (physical or mental)
- Age
- Functional literacy
- Relationship breakdown
- Family violence
- Financial distress

### Community Issues:

- Natural disasters
- Pandemic
- Access to services (medical or schooling)
- Geographic isolation (remote communities)
- Financial literacy

### Business Issues:

- Economic downturn
- Employment opportunities
- Financial lending practices

This is not a complete list and FreightInsure employees keep an open mind regarding what constitutes a vulnerability.

It is imperative that FreightInsure employees also take the necessary measures to make all policy interactions a positive experience, which is guided, prompt and respectful. When speaking to a customer they may open up about their experiences with vulnerability or hardship. Our team will also know to offer contacts for any of the below services:

Organisation	Contact Number	Web Page	Services Available
MoneyTalks	0800 345 123	<a href="http://www.moneytalks.co.nz">www.moneytalks.co.nz</a>	Free financial mentoring and budgeting advice
Lifeline New Zealand	0800 543 354 or text 4357	<a href="http://www.lifeline.org.nz">www.lifeline.org.nz</a>	24/7 crisis support and suicide prevention
Citizens Advice Bureau	0800 367 222	<a href="http://www.cab.org.nz">www.cab.org.nz</a>	Free information and advice on rights, services, and support
Women's Refuge	0800 733 843	<a href="http://www.womensrefuge.org.nz">www.womensrefuge.org.nz</a>	Support for women experiencing domestic violence
1800 Respect	1800 737 732	<a href="http://www.1800respect.org.au">www.1800respect.org.au</a>	National sexual assault, domestic and family violence counselling service

QLife	1800 184 527	<a href="http://www.qlife.org.au">www.qlife.org.au</a>	Provides anonymous and free LGBTI peer support and referral
Counselling Online	1800 422 599	<a href="http://www.counsellingonline.org.au">www.counsellingonline.org.au</a>	Supports people in Australia affected by alcohol and other drugs, for free 24/7
Gambling Help Online	1800 858 858	<a href="http://www.gamblinghelponline.org.au">www.gamblinghelponline.org.au</a>	Provides free support for anyone affected by gambling in Australia
Alcohol Drug Helpline	0800 787 797	<a href="http://www.alcoholdrughelp.org.nz">www.alcoholdrughelp.org.nz</a>	Support and information for alcohol or drug-related issues
Asian Family Services	0800 862 342	<a href="http://www.asianfamilyservices.nz">www.asianfamilyservices.nz</a>	Culturally appropriate mental health support for Asian communities

For further Support from our team please reach out to:

Email: [hello@freightinsure.co.nz](mailto:hello@freightinsure.co.nz)

Phone: 04 488 1119

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