



# Insurance and Family Violence

What to consider when separating from your partner



# Relationships, family violence and **insurance**

Allianz recognises **family violence is a serious issue** that can affect diverse sectors of our community. Where you may disclose family violence, or where we have reason to believe family violence is occurring, we will handle this information sensitively and will consider, on a case by case basis, various measures to support you.





## What happens if I am experiencing family violence with my partner?

If you are in a family violence circumstance, tell your insurer and they will try to find a way to work with you to support you to protect your assets. All insurers are required to have a family violence policy to outline how insurers will support you if you are affected by family violence. You can locate our policy [here](#).




## Protecting your assets

A house and car are most people's biggest assets. If you lost your house and you didn't have insurance, you could be left in financial ruin – especially if you still have a mortgage to repay. It is important to ensure these assets are protected when you separate from your partner. If an insurance policy is in your name and your partner's name, your partner may be able to:

-  Change the amount your property is insured for
-  Change the property / vehicle address
-  Take your name off the policy
-  Access the address details on the policy
-  Cancel the insurance

This could leave you in a very vulnerable situation when it comes time to claim or if you are trying to keep your new address private.

## What can I do?

-  **Contact your insurer** and notify us of your situation
-  If it is safe to do so, discuss how you will **separate your policies** from your partner
-  Ask your insurer whether there is any additional support that they are able to provide
-  Seek independent legal advice



# What are the risks if I don't change my insurance?



Below are some **common issues** which arise when partners are separating, particularly in circumstances of family violence.

## **My partner deliberately damaged our property, can I make a claim on my insurance?**

If you have an insurance policy with your partner, the policy may not provide cover if your partner intentionally damages the property. However, in all cases you should submit a claim and in the case of a relationship breakdown or family violence your insurer will consider the circumstances and depending on those circumstances may make an exception to the policy terms. Allianz Australia will refer you to our specialist team who will support you through the claims process.

## **Someone I invited into my house damaged my property, can I make a claim?**

If you invited a friend or a partner into your house and they intentionally damaged your property, the policy may not cover the damage caused. However, in all cases you should submit a claim, especially if the circumstances surrounding the damage involved family violence. Allianz will refer you to our specialist team who will support you through the claims process.

## **My partner cancelled my insurance policy or removed me from the policy**

Sometimes in the event of a relationship breakdown, one party may seek to cancel the insurance or remove another from the policy. If this has happened to you, please contact our specialist team who will work with you to support you to start a new policy.

## **Can my partner find out where I live if I have a policy with them?**

If you have a joint policy with your partner, they may have a right to all the information available on your policy as well as any associated claims. Starting a new policy will give you sole access and control over your information, including your address. We can also put a security password on your account to ensure your details remain secure.

## **I am fleeing family violence and cannot afford my insurance premiums**

We may be able to help you by deferring payments or offering other options. Ask to speak to our specialist teams.


## **My partner moved out, but now is asking for information about my claim. Can I ensure it remains confidential?**

If there is a policy in place in the name of you and your partner, your partner may request information about any new claims on the policy. Allianz Australia can manage the flow of communication between you and your partner if there are family violence circumstances and you let us know about the situation.

## **My partner and I have split up, but they are now claiming they are entitled to some of the claims settlement.**

If a policy is in place in the name of you and your partner, we are required to contact both of you and obtain consent about how a settlement is to be paid in the event of a cash settlement. Depending on the circumstances, such as when there is a dispute over who owned the property, this may mean we pay the claim proceeds to a neutral party that is agreed by both parties.





Where can I get **additional help** to manage my family violence situation?

**Always call 000** if you or your family members are in immediate danger.

Get **support from organisations** which specialise in domestic and family violence related issues.

### 1800 RESPECT

National 24-hour domestic & family violence and sexual assault line

 1800 737 732

 [1800respect.org.au](http://1800respect.org.au)

### MENSLINE

24/7 support, information and referral service for men with family and relationship issues

 1300 78 99 78

 [mensline.org.au](http://mensline.org.au)

### Lifeline

24/7 counselling & referral service for people in a crisis situation

 13 11 14

 [lifeline.org.au](http://lifeline.org.au)

### Beyond Blue

24/7 support to people experiencing anxiety or depression

 1300 224 636

 [beyondblue.org.au](http://beyondblue.org.au)

### National Debt Hotline

Financial counselling is a free, confidential service to assist people in financial difficulty

 1800 007 007

 [ndh.org.au](http://ndh.org.au)

### Support from your bank

Your bank may be able to help provide relief for your mortgage payments or provide other forms of support

### Utility bills

If you're finding it tough to pay your bills give your utility company a call because they may be able to assist



# Allianz



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