ATKA
INSURANCE BROKERS

Domestic & Family Violence Assistance Policy

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INTRODUCTION

Domestic and family violence affects people from all walks of life. It is a serious issue that causes lasting harm to individuals, families, and communities throughout the world. At ATKA Insurance Brokers, we believe that everyone has the right to feel safe, respected, and supported, no matter their gender, age, or background.

This policy manual sets out our commitment to helping those impacted by domestic and family violence. We provide a range of support services including emergency assistance, counselling, legal guidance, and advocacy. Our approach is centered on compassion, confidentiality, and working with others to ensure the best outcomes for those affected.

We recognise that women and children are often most at risk, but we also understand that men can and do experience violence in the home. Research shows that one in six women and one in sixteen men in Australia have experienced physical or sexual violence by a current or former partner. These statistics remind us that domestic and family violence is not limited to one group, it can happen to anyone.

ATKA Insurance Brokers is committed to offering safe, inclusive, and support for all people impacted by domestic and family violence. We aim to make a positive difference through practical help, understanding, and a strong stance against violence in any form.

*** Source: https://www.missionaustralia.com.au/domestic-and-family-violence-statistics*

This manual supports survivors of violence irrespective of gender by providing inclusive resources and comprehensive assistance to all affected individuals.

SECTION I

Definition & Understanding

Under Section 4AB of the Family Law Act 1975, family violence is defined as "violent, threatening, or other behaviour by a person that coerces or controls a member of their family or causes the family member to be fearful."

This definition covers a broad spectrum of behaviours, including physical violence, sexual assault, emotional or psychological abuse, economic abuse, stalking, and property damage, aiming to provide comprehensive protection to survivors.

In November 2022, the NSW Parliament enacted the Crimes Legislation Amendment (Coercive Control) Act 2022, criminalizing coercive control within current and former intimate partner relationships, effective from 1 July 2024. The Act also introduced a new definition of domestic abuse within the Crimes (Domestic and Personal Violence) Act 2007, effective from 1 February 2024.

Key aspects include:

- Introduction of a coercive control offence under the Crimes Act 1900.
- Redefined domestic abuse in the Crimes (Domestic and Personal Violence) Act 2007.
- Related legislative amendments to ensure consistency and effectiveness.

*** Source: https://dcj.nsw.gov.au/children-and-families/family-domestic-and-sexual-violence/police--legal-help-and-the-law/criminalising-coercive-control-in-nsw.html*

SECTION I-A

National Plan Definition

The National Plan to End Violence against Women and Children (2022–2032) released by the Australian government aims to eliminate gender-based violence within a generation by addressing root causes and supporting survivors through four domains:

- **Prevention:** Addressing societal drivers and changing attitudes that perpetuate violence.
- **Early Intervention:** Identifying and supporting at-risk individuals to prevent violence.
- **Response:** Providing crisis services, police interventions, and trauma-informed justice.
- **Recovery and Healing:** Supporting survivors to overcome physical, emotional, mental, and economic impacts.

Family violence is a more inclusive term used extensively, particularly within Indigenous communities, recognizing violence in broad familial and kinship relationships.

***Source: https://www.dss.gov.au/national-plan-end-gender-based-violence*

SECTION I-B

Enhance Protections (NSW Government)

New laws regarding Apprehended Domestic Violence Orders (ADVOs) have strengthened protections for survivors:

- **Tougher Penalties**: Intentional breaches (up to 3 years imprisonment) and persistent breaches (up to 5 years).
- **New Civil Protection Order**: Serious Domestic Abuse Prevention Order (SDAPO) for high-risk offenders.
- **Expanded Definitions**: Stalking now includes digital tracking and monitoring.
- **Electronic Provisional AVOs**: Streamlined issuing process.
- **Name Changes**: Amendments facilitating a sole parent's ability to change a child’s name with appropriate court orders.

***Source: https://www.nsw.gov.au/media-releases/new-laws-enhance-protections-for-victim-survivors-of-domestic-and-family-violence*

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FORMS OF ABUSE:

Domestic and family violence includes:

- Physical Abuse:
- Emotional and Psychological Abuse
- Sexual Abuse
- Financial or Economic Abuse
- Verbal Abuse
- Isolation
- Stalking
- Digital or Online Abuse

Recognizing these forms is critical for providing timely support and intervention.

SECTION II

Vulnerable Clients:

Vulnerable clients may have difficulties interacting with service providers due to personal circumstances such as financial hardship, health issues, age, language barriers, or significant life events.

Types of vulnerabilities include:

- Financial hardship
- Chronic health conditions or mental health issues
- Recent bereavement
- Caregiving responsibilities
- Age-related challenges
- Digital literacy issues
- Language barriers
- Low resilience to stress
- Negative life events (divorce, relocation)

ATKA ensures tailored support and fair treatment for vulnerable clients.

SECTION III

Purpose:

This manual provides guidelines for identifying and supporting clients experiencing domestic or family violence or vulnerability, ensuring dignity, confidentiality, and appropriate resources. Staff training ensures timely, sensitive responses, fostering trust and compassionate assistance.

SECTION IV

Community Support:

ATKA Insurance Brokers understands the profound community impact of family violence, offering dedicated, confidential, and compassionate support. Our goal is a community where everyone feels valued and secure.

SECTION V

Family Violence Assistance:

Client safety is paramount. ATKA encourages disclosure and offers:

- Strict confidentiality
- Trained staff
- Specialised counselling and legal support
- Secure communications
- Transparent privacy policies
- Empathy and respectful interactions
- Safety planning
- Regular policy reviews

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SECTION VI

Financial Services:

ATKA offers tailored financial assistance through flexible payment plans and connections to financial counselling, easing burdens during financial hardship and promoting financial stability.

SECTION VII

Supporting Documents:

Documentation requested includes medical records, police reports, communications, visual evidence, legal documents, and financial records. Alternative documentation includes professional statements and community resource confirmations when standard documents are unavailable.

SECTION VIII

Privacy Protection

ATKA securely manages personal and sensitive information, maintaining privacy for vulnerable clients, including approved disclosures to trusted third parties.

SECTION IX

Your Representative

A dedicated, trained team member manages client insurance needs, supported by ATKA specialists, ensuring continuous, expert care.

SECTION X

Service Representation

ATKA primarily represents the interests of its clients. In situations where ATKA also acts on behalf of an insurer, or where a conflict of interest may arise, these exceptions will be clearly communicated to the client. In all such cases, ATKA will provide full transparency regarding the nature of its role and any potential conflicts of interest.

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