RNL CONSTRUCTIONS
ABN: 73 142 461 694 QBCC 1188568

Identifying and caring for customers experiencing vulnerability

What is Customer Vulnerability?

Customer vulnerability is a temporary or ongoing condition that may affect a customer's ability to understand information, communicate clearly, make informed decisions, maintain safety, access their property, or participate in assessment and repair activities. Vulnerability may arise from personal circumstances, health conditions, financial pressures, or safety concerns, and can change over time.

Appropriate treatment of customers experiencing vulnerability or financial hardship is integral to providing services **efficiently**, **honestly,** and **fairly,** and in accordance with the **General Insurance Code of Practice (GICOP)**.

A customer is considered vulnerable when additional care, adjustments, or support are required to ensure they can participate fairly and safely in the claims process.

The table below gives examples of factors customers may experience which can lead to them having additional or unique needs.

DIVERSITY	Age	Aboriginal or Torres Strait Islander status	LGBTQI+	Culture	Remote location				
HEALTH	Physical disability	Severe or long-term illness or health conditions	Hearing or sight loss	Mental health conditions (including hoarding, agoraphobia)	Addiction	Low mental capacity or cognitive disability	Temporary illness or injury		
LIFE EVENTS	Bereavement	Retirement	Sudden change to income	Catastrophes	Family violence, including coercive control and financial abuse	Caring for others	Elder abuse	Pregnancy and pregnancy loss	Relationship breakdown
RESILIENCE	Inadequate or unstable income	Outgoings which exceed income	Low savings or ability to pay unexpected costs (such as policy excess or property repairs)	Financial distress	Low emotional resilience	Exposure to multiple catastrophes			
CAPABILITY	Low confidence in, or knowledge of, managing finances	Literacy or numeracy barriers	Low command of the English language	Difficulty using technology	Lack of access to technology	Learning difficulties	Reduced access, or no access, to help or support systems		

Identifying customers with vulnerable characteristics

We might identify vulnerable characteristics through:

1. **Disclosures**
   Customers may disclose a vulnerable circumstance directly to us, the insurer, or a supplier, but many will not recognise or articulate that they are experiencing vulnerability. In those cases, we may identify indicators through their behaviours, comments, or actions. Whether disclosed or observed, our role is to understand the customer's situation in their own words and discuss what support they need to participate safely and effectively in the claim.

2. **Behaviours**

   We might note a customer with one or more of the following behaviours, which could indicate a customer is living with vulnerable characteristics:

   - Distressed/upset
   - Confused - do they keep repeating themselves? Do they move to another subject that is not relevant to your conversation?
   - Challenges with retaining information
   - Difficulty making decisions
   - Aggressive
   - Erratic behaviour
   - Sound breathless or in pain
   - Appear anxious or worried
   - Withdrawn
   - Communicating very late at night or very early in the morning
   - Taking a long time to respond to queries or communications

3. **Verbal indicators or comments**

   We might note verbal indicators or comments that could suggest a customer is living with a characteristic of vulnerability, they might say one or more of the following:

   - "I don't understand"
   - "I can't do that"
   - "I don't know how" or "I don't know what to do"

- “I’m really worried”
- “I need help”
- “I can’t cope”
- "I can't afford" or "I don't know how I'm going to pay for..."

You might notice:

- Indications of self-harm
- The customer asks you to speak up, speak slowly, or often asks you to repeat what you are saying
- They mention hospital appointments or illness
- They request written communication via a specific method e.g. specific fonts or font sizes
- They communicate via support services such as National Relay Service
- Requests to use Translating and Interpreting Services
- Requests to not contact another party

4. Claim related indicators

Sometimes actions in connection with the claim process could indicate a customer is living with vulnerable characteristics. For example:

- The claim has occurred because of a catastrophe such as flood, bushfire, storms etc.
- The customer has lived experience through multiple catastrophes
- A customer unexpectedly withdraws the claim
- The customer stops communicating with us and does not respond to our attempts to contact them
- A customer pushes for a cash settlement – this can be an indicator of a financial vulnerability

5. Visual indicators

- The customer uses mobility aids or a wheelchair

- Modifications to the home such as grab rails, accessible bathrooms, stair lifts, specialist beds/furniture
- Hoarding behaviour
- The property is in disrepair
- Signs of neglect – e.g. poor hygiene or lack of food

Communicating with customers with an identified vulnerability

- Build rapport
- Listen and acknowledge
- Focus on the person, give them your full attention. If you are speaking to them on the phone, do not type while they are talking
- Speak clearly and at a steady pace, using language that is simple and concise
- Do not rush the customer Be patient and empathise
- Do not interrupt, finish their sentences, or make assumptions about what the caller is trying to say. Give them time to explain
- Use open questions that require more than a yes/no answer to understand their situation better
- Clarify their understanding and introduce check points throughout the conversation by asking “is there anything you would like me to explain?”
- Establish their preferred communication method and follow this.
- Ask the customer, “is there anything you would like me to be aware of that might help us to handle your claim?”

Recording a Vulnerability note in the Assessment Report

When a customer vulnerability is identified, this should be recorded in the relevant section in the attendance assessment report. This must ONLY be a record of observable facts and customer provided information.

If, during an attendance, it is identified that the vulnerability experienced by the customer leans towards them being at risk of harm or injury, this is to be raised with the Repair Solutions team immediately via a phone call to our team.

What to Include (and What to Avoid) in the report

- **Include**
  - Customer stated information (e.g., "The customer advised…)
  - Observations. Stick to the facts, not interpretations. (e.g., mobility limitations, communication barriers)
  - Support needs that are relevant to the assessment or repairs
  - Any adjustments made (e.g., extended appointment times, alternative contact methods)
  - Risk related considerations (e.g., unsafe living conditions, inability to relocate for repairs)
  - Link the vulnerability only to claim relevant impacts.
  - Keep tone neutral, respectful, and free of assumptions.
- **Avoid**
  - Opinions or diagnoses
  - Judgemental language
  - Irrelevant personal details
  - Assumptions

Examples

Scenario	Avoid language like…	Instead use….
General wording	"The customer is difficult." "They have issues." "They seemed unstable."	"The customer advised…" "It was observed that…" "With the customer's consent…"
Medical or health references	"The customer is disabled and couldn't keep up."	"The customer advised they have limited mobility and were unable to access the

	"The customer has bad lungs, so we had to work around them."	upper level." "The customer advised they have a respiratory condition aggravated by dust. Dust control measures were implemented during drying."
Capability	"They were too slow to walk outside."	"The customer was unable to access the rear yard due to mobility limitations. The assessor inspected independently with consent."
Communication needs	"They didn't understand what was going on." "They don't speak English well and didn't understand."	"The customer requested written summaries to support understanding of technical findings." "English is the customer's second language. Diagrams and written notes were provided to support understanding."
Impact on works	"The customer is going to cause delays with the repairs due to not being able to leave their home"	"The customer is unable to relocate, which may affect scheduling of repairs."
Tone and professionalism	Emotional, judgemental, speculative, or irrelevant.	Neutral, factual, respectful, linked to claim relevance.

Support

Should you have any questions or require support with a vulnerable customer situation, please reach out to the RNL Management team.