

Additional Client Support

We recognise that at different stages of life, our clients may encounter situations that increase their risk of experiencing loss, harm, or disadvantage. During these times, they may benefit from additional support and care. Vulnerability can be short-term or ongoing, and it can affect anyone, at any time, due to a wide range of personal or external factors including but not limited to:

- *age;*
- *disability;*
- *financial distress;*
- *mental health conditions;*
- *physical health conditions;*
- *family violence;*
- *language barriers;*
- *literacy barriers;*
- *cultural background;*
- *Aboriginal or Torres Strait Islander status; or*
- *remote location.*

Tornos Insurance Brokers are committed to supporting clients experiencing vulnerability by ensuring they receive the service needed. We'll work with our clients or their representative to find the best way to help.

We understand discussing personal circumstances can be difficult. Our clients be treated with empathy, and personal information will be handled in line with our Privacy Policy.

Should you or someone you are representing require additional support, we may refer you to the following:

Translating and Interpreting Services

Where practicable, we will provide access to an interpreter if you ask us to, or if we need an interpreter to communicate effectively with you. We will record if an interpreter is used or if there are reasons we are unable to arrange one.

Tornos Insurance Brokers has engage TIS National (Translating and Interpreting Service) to assist our clients or third parties that require additional assistance with language.

To find out more, click on the following link <https://www.tisnational.gov.au/> or call 1800 131 450 and ask for assistance in your preferred language.

National Relay Service

Where a customer or third party requires contact to be via the National Relay Service (NRS), the following contact details are provided to assist you in contacting us:

- **For Voice relay users:** call 1300 555 727, then ask for 08 9722 3700

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- **For TTY relay users:** call 133 677, then ask for 08 9722 3700
- **For SMS relay users:** call 0423 677 767

Financial advice/counselling

For free, confidential and independent financial advice, clients can contact Financial Counselling Australia. Contact can be made by visiting their website <http://www.financialcounsellingaustralia.org.au> or through contacting the national financial counselling hotline on 1800 007 007.

Additional support

Where a customer or third party requires additional support from someone else (for example a lawyer, consumer representative, interpreter or friend), then we will recognise this and allow for it in all reasonable ways and recognise their authority to act as a support person.

Supporting agencies

The below table outlines the contact details for various supporting agencies and the types of services they provide.

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

Support Agency	Phone	Website	Services provided
1800 RESPECT	1800 737 732	1800respect.org.au	National 24-hour Domestic & Family Violence and Sexual Assault Line
MENSLINE	1300 78 99 78	mensline.org.au	24/7 support, information and referral service for men with family and relationship issues
Women's Legal Services Australia		http://www.wlsa.org.au/	Access to free legal assistance and supports to escape and recover from violence and abuse for women
Lifeline	13 11 14	lifeline.org.au	24/7 counselling & referral service for people in a crisis situation
Beyond Blue	1300 224 636	beyondblue.org.au	24/7 support to people experiencing anxiety or depression
National Debt Hotline	1800 007 007	https://ndh.org.au/	Financial counselling is a free, confidential service to assist people in financial difficulty
National Association of Community Legal Centres		http://www.nacclc.org.au/	An independent not-for-profit community organisation that provides legal and related services to the public, focusing on the disadvantaged and people with special needs.
Translating and Interpreting Services (TIS)	13 14 50	https://www.tisnational.gov.au/	24/07 interpreting service for people who do not speak English and for agencies and

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Support Agency	Phone	Website	Services provided
			<i>businesses that need to communicate with their non-English speaking clients.</i>
National Relay Service (NRS)	Voice: 1300 555 727 TTY: 133 677 SMS: 0432 677 767	https://www.servicesaustralia.gov.au	<i>NRS is an Australia wide telephone access service available to clients who are deaf or have a hearing or speech impediment.</i>
Services Australia			<i>Government services available for both students and older Australians.</i>
National Aboriginal Community Controlled Health Organisation	02 6246 9300	https://www.naccho.org.au/	<i>National peak body representing Aboriginal Community Controlled Health Services across the country on Aboriginal health and wellbeing issues</i>
Support from your bank	<i>Your bank may be able to help provide relief for mortgage payments or provide other forms of relief.</i>		
Utility bills	<i>If you are finding it difficult to pay your bills, you can give your utility company a call as they may be able to assist.</i>		