

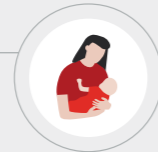
## What is customer vulnerability?

When a customer's personal circumstances and characteristics mean they need special support, care, or protection to ensure they receive the best possible experiences and outcome.

### Moments when customers need special care and protection

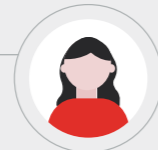
#### Life Stages

- Changing jobs
- New child
- Relationship concluding
- Big ticket purchase
- Retirement
- Getting married



#### Wellbeing

- Disability
- Elderly
- Mental illness
- Physical illness
- Addiction
- Connect to gang culture



#### Grief or Trauma

- Losing or supporting a loved one
- Losing a home
- Involved in an accident
- Post traumatic stress



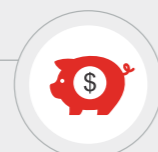
#### Domestic Abuse

- Domestic abuse
- Family violence
- Elder abuse



#### Financially vulnerable

- Financial hardship
- Financial capability and literacy
- Financial abuse
- WINZ beneficiary
- Scams



#### Diverse

- Culturally diverse
- Linguistically diverse



#### Environmental

- Natural disasters
- Geographically isolated
- Digitally excluded



## Vulnerability in New Zealand

### Mental health



of adults are diagnosed with **depression** at some time in their lives



of adults have experienced **psychological distress** in the past four weeks



adults are diagnosed with a **common mental disorder**

### Literacy and numeracy



of New Zealanders have **less than optimal numeracy skills**



of 11-12 year olds and **8%** 16-18 year olds receive **adequate financial education**



of adults have **less than optimal literacy skills**



New Zealanders are **unable to have an everyday conversation in English**

### Health and wellbeing



of adults **care for someone** who is ill or has a disability



of the New Zealand population were identified as **disabled**



aged over 65 will experience some form of **elder abuse**



people diagnosed **with cancer** every year in New Zealand



women experience **physical and /or sexual abuse** from a partner



**family violence investigations** recorded by police in 2020. One every four minutes

### Financial vulnerability

Only 21% of New Zealanders feel they are in a secure financial position while over half feel they are either going backwards or just staying afloat.



Over 1 in 10 experience a major worsening in their financial situation in the past two years due to a range of factors including:

- Reduced income or job loss
- Increased expenses
- Physical or mental health conditions
- The greatest concern for Kiwis is the ability to keep on top of inflation (63%)
- Over one-third do not think they can afford financial advice and 30% feel nervous about speaking to financial service providers.

## vero | Support

Vero Support is our facilitated referral service for customers experiencing vulnerability.

This service is tailored to meet individual customer needs, and can include:

- Counselling support
- Connection to additional external community support services and government support agencies
- Follow up wellbeing check in phone calls

If the customer's immediate access to food, safety or shelter is compromised, emergency hardship assistance may be provided on a case-by-case basis.

This service is available for Vero customers free of charge and is confidential.

To refer a customer visit [vero.co.nz/overandabove/vero-support-form](https://vero.co.nz/overandabove/vero-support-form)

SOURCES: NZ Police Data and Statistics, NZ Mental Health Foundation, Age Concern [ageconcern.org.nz](https://ageconcern.org.nz), Community Public Health [www.cph.co.nz](https://www.cph.co.nz)

## The 4R's approach to supporting customers experiencing vulnerability

### 1 Recognise

Listen for cues. Use the vulnerability profiles to know what to look for.



#### LEVEL 1

##### Carry on as normal

If the activity being carried out is not effected by the vulnerability then no unusual action should be taken.

### 2 Review

Review the customers concerns and their vulnerability.



#### LEVEL 2

##### Don't change what you do, change how you do it.

Slow down, show increased empathy, check understanding.

### 3 Respond

Respond to the customer considering their individual situation.



#### LEVEL 3

##### Change what you do.

Consider additional support and look to refer to external support services if appropriate.

### 4 Refer



Consider referring to an external support service.



For more information about customer vulnerability and to make a Vero Support referral, visit [vero.co.nz/overandabove/training](https://vero.co.nz/overandabove/training)

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## Customers experiencing vulnerability guide – external support services referral directory

Vulnerability and service provider		Service description	Hours	Contact
<b>SUPPORT FOR OLDER PEOPLE</b>  <b>Age Concern New Zealand</b>		Age Concern New Zealand is a charity dedicated to people over 65, their friends, and whanau and offers expertise and knowledge on available services for older people. Their core areas are: <ul style="list-style-type: none"> <li>• Social connections to combat loneliness and isolation</li> <li>• Elder abuse and neglect prevention</li> <li>• Advocacy for the rights of older people</li> <li>• Health promotion of nutrition, exercise and driver education.</li> </ul> Age Concern has a nationwide network with offices. Customers can visit <a href="https://ageconcern.org.nz">ageconcern.org.nz</a> to find the branch nearest to them.	Visit the website for hours, varies on location	Phone: 0800 652 105 <a href="https://ageconcern.org.nz">ageconcern.org.nz</a>
<b>VICTIMS OF CRIME, DISASTER OR OTHER CRISIS</b>  <b>Victim Support Manaaki Tangata</b>		Victim Support helps victims and their families to find strength, hope and safety in the face of grief and trauma by providing: <ul style="list-style-type: none"> <li>• Emotional first aid and practical support at the time of crisis</li> <li>• Financial grants to reimburse costs after some serious crimes</li> <li>• Referral to counseling and other services</li> <li>• Help dealing the grief, loss, trauma and shock</li> <li>• Follow up on wellbeing / safety after crisis and further support</li> <li>• Advocacy with other organisations.</li> </ul>	24/7	Phone: 0800 842 846 <a href="https://www.victimsupport.org.nz">www.victimsupport.org.nz</a>
<b>DOMESTIC ABUSE</b>  <b>Shine*</b>		The Shine Helpline can support anyone being hurt, abused and/or controlled by someone they have a close relationship with. The Helpline has highly trained professionals who can help with emotional support, information, planning for safety and wellbeing, and referrals to local services. Someone can also get information from the Helpline if they are worried about an adult or a child who might be experiencing domestic abuse.	9am-11pm 7 days	Phone: 0508 744 633 <a href="https://2shine.org.nz">2shine.org.nz</a>
<b>SELF HARM, MENTAL WELLBEING</b>  <b>Lifeline Aotearoa</b>		Lifeline provide a safe, effective and confidential service to support the emotional and mental wellbeing of callers. Lifeline provide a caring and professional service to a wide range of people in need, including psychological and emotional distress, financial and work issues, marriage and family problems and with callers who are lonely or depressed.	24/7	Phone: 0800 543 354 or 0800 Lifeline SMS: Text 4HELP (4357) <a href="https://lifeline.org.nz">lifeline.org.nz</a>
<b>FINANCIAL HARDSHIP AND CAPABILITY</b>  <b>MoneyTalks</b>		The MoneyTalks helpline provides any New Zealander struggling with debt or budgeting with a financial mentor who can help: <ul style="list-style-type: none"> <li>• Understand their financial situation</li> <li>• Organise their debt</li> <li>• Plan for the future</li> <li>• Get them in touch with a local budgeting service.</li> </ul>	Monday to Friday: 8am-8pm Saturday: 10am-2pm	Phone: 0800 345 123 SMS: Text 4029 <a href="https://moneytalks.co.nz">moneytalks.co.nz</a>
<b>FINANCIAL HARDSHIP AND CAPABILITY</b>  <b>Good Shepherd New Zealand</b>		Good Shepherd New Zealand provides fair and affordable loans for essential goods and services, in partnership with BNZ and with support from the Ministry of Social Development. Loans are available up to \$1,500 with no interest, or up to \$5,000 with low fixed interest, and have no fees or charges (BNZ lending terms and criteria apply). Customers can apply for these loans if they currently qualify for a community services card provided by Work and Income, or live alone on income under \$42,106. Customers can go onto <a href="https://www.goodloans.org.nz">www.goodloans.org.nz</a> for further information.	Visit the website for hours, varies on location	Phone: Varies on location Email: <a href="mailto:goodloans@goodshepherd.org.nz">goodloans@goodshepherd.org.nz</a> <a href="https://goodshepherd.org.nz">goodshepherd.org.nz</a>
<b>GENERAL AND LEGAL SUPPORT</b>  <b>Citizens Advice Bureau</b>		Citizens Advice Bureau provides free, confidential, independent information and advice to anyone. Citizens Advice Bureau helps people know what their rights are and how to access services they need. Uses insights from our clients' experiences to show when policies and laws and/or their implementation are having a negative impact on people.	Visit the website for hours, varies on location	Phone: 0800 367 222 <a href="https://CAB.org.nz">CAB.org.nz</a>