

# Access & Equity Policy

MHIA recognises that all our clients have equal rights to access information and services. Our services are open to any person without discrimination.

These rights are specifically guaranteed in State and Federal legislation, including:

- Anti-Discrimination Act 1977 (NSW)
- Disability Discrimination Act 1992 (Cwlth)
- Australian Human Rights Commission Act 1986 (Cwlth)
- Age Discrimination Act 2004 (Cwlth)
- Racial Discrimination Act 1975 (Cwlth)
- Sex Discrimination Act 1984 (Cwlth)

"Access" refers to services being available to everyone who is entitled to them and are free from any form of discrimination.

"Equity" refers to services being developed and delivered on a fair basis to those who are eligible to receive them.

Practical ways that MHIA promotes access and equity by our clients includes:

- As a Call Centre business, the majority of our transactions are conducted over the telephone. This means that people with physical disabilities do not have to attend our office to complete their transactions.
- For people who are deaf or who have a hearing or speech impairments that makes it difficult for them to use the phone, MHIA uses the National Relay Service.
- Complaints can be taken down over the telephone, upon request. This assists people who have difficulty writing or expressing themselves in writing.
- Availability of the toll-free telephone number, access to payment by instalment, use of reply-paid envelopes and 21 days to pay policies all assists people on low incomes.
- Procedures are in place for handling cases of financial hardship, such as claims handling during catastrophes and disasters.

MHIA will ensure that all complaints by clients are dealt with fairly and promptly and in accordance with the General Insurance Code of Practice. MHIA encourages clients to discuss any problems that they may experience with a member of management.

Our Divisional Managing Director and management team are supported by the board in assuming responsibility for developing and implementing company policies and strategies and are available to assist with questions or to respond to complaints.