



# Motor Vehicle Insurance and Family Violence:

What to consider to protect access to your vehicle



This report contains material on domestic violence that may be triggering for some individuals.

The following resources are available 24/7 if you need support:

**1800 RESPECT** – A counselling line for people at risk of family and domestic violence, and/or sexual assault: **1800 737 732**

## Introduction

The [Insurance Council of Australia](#) (ICA) has identified domestic and family violence (DFV) as a key insurance-related issue.

At Allianz we recognise that motor vehicles are very important for the safety of victim survivors and we have taken a proactive approach to develop policies that will best support our members experiencing DFV. We have commissioned the [Gendered Violence Research Network](#) (GVRN) at the University of New South Wales (UNSW) to undertake research to help us develop best practices for members of our community facing DFV.

This is a second toolkit focused on the car and motor insurance. There is another toolkit that may be helpful called "[Insurance and Family Violence: What to consider when separating from a partner](#)".



### How we can help you

Our [Family Violence Policy](#) outlines the support that may be available to all customers who may be experiencing DFV. It acknowledges that if you have previously experienced DFV, or are currently experiencing DFV, you may provide indications or disclose this through your contact with us.

The Allianz high care team is a specialised team dedicated to supporting customers experiencing vulnerabilities of family violence.

Customers who would like to have a confidential conversation about their policy, can contact Allianz on **13 100** and ask to speak to our high care specialists.



### Protecting your car

At Allianz, we recognise that domestic and family violence is a serious issue that can affect all members of our community.

We're committed to helping those who may be experiencing DFV feel safe, supported and informed.



**Here is a summary of the emerging trends for some of the most common DFV vehicle-insurance related issues, identified through the research**

**My partner has intentionally damaged my vehicle. Do you think my insurance company will pay for the claim?**

If you have an insurance policy for the vehicle that has been damaged, contact your insurer about the damage and events that led to it. The policy may not provide cover for intentional damage if it's held jointly with your partner. Regardless of the type of cover, you should notify the incident to your insurer. If you're insured with Allianz, you will be referred to a specialist team who will support you through your claims process. We will take a holistic view of your claim if you are able to share details of the circumstances that led to the damage. On a case-by-case basis, we have processes in place to consider events that occurred outside the insured's control.

**My partner has canceled my name from our joint car insurance policy. What should I do?**

For a joint policy, any of the policy holders can update the policy including removing names. We recommend that you regularly check your insurance policy and its coverage. If you have an Allianz policy, reach out to us and share your circumstances. Our specialist team may be able to offer solutions for your situation.

**How can I remove my partner's name from my motor insurance policy?**

Contact your insurer to update your policy or take out an individual policy. At Allianz, we can work with you to try and provide a suitable solution for your circumstances to ensure you and your assets are protected. Our specialised team supports our customers experiencing family violence and allows greater control over your policy, including protecting your identity.

**My partner has damaged my vehicle but I don't want the insurer to contact them for excess payment. What can I do?**

Notify your insurer of your circumstance and let them know that you are fearful of your partner's reaction to paying excess for the claim. At Allianz, our specialist team and the recoveries team work with those experiencing family violence to ensure their safety. We will always look to support our customers experiencing financial hardship. If you have previously experienced, or are currently experiencing DFV and you are comfortable disclosing this to our specialist team, they may be able to offer assistance specific for your case.

**I am afraid my partner will access my personal details or details of my settlement through the insurance company. What can I do to protect my details?**

To ensure no one has access to your personal details and claim information, make sure you have an individual policy. If you have a joint policy with your partner, they may be able to legally access the details of claim settlement. You should notify your insurer if you are concerned about your partner having access to this information, so that appropriate measures can be taken to prevent this. Allianz takes data privacy seriously. We have procedures and protocols in place to protect the dissemination your personal information. Alerting our specialist team of your circumstances will help them to add additional security measures to your account.





## My partner has demanded that I provide them with the insurance payout

If you hold a policy with your partner, we will contact both policy holders to obtain consent about how a settlement is to be paid in the event of a cash settlement. When there is a dispute, We can pay the claim proceeds to a neutral party agreed by both parties.

## My partner intentionally caused an accident with my vehicle, will my insurance company cover the damage?

You must notify your insurer of the incident and any other incidents leading up to the event. If you hold an Allianz policy, we will consider all circumstances leading to an incident when reviewing a claim with DFV, and a discretionary payment may be made. We have processes and community partnerships in place which can offer additional support including a temporary hire car and access to other resources including counseling.

## I damaged my car when fleeing from a domestic and family violence situation. Do you think my insurance company will pay for my claim?

It is important to notify details of the circumstances leading to the incident to your insurer. At Allianz, we will take a holistic view of your claim if you are able to share details of the circumstances that led to the damage. On a case-by-case basis, we have processes in place to consider events that occurred outside the insured's control.



**We've also shared circumstances for other motor-related issues, unrelated to your insurance policy, that you might face.**

## My partner is preventing me from accessing funds needed to use the vehicle

Most financial institutions have processes and provisions in place to support victims of economic abuse and family violence. We recommend notifying your bank if you need to access funds.

## My partner has stolen, or hidden, the keys to my vehicle

If you are experiencing domestic and family violence, keep a spare set of keys with a trusted friend or family member where you can reach easily

## My partner is refusing to service the vehicle or make necessary repairs

Check whether your vehicle has free servicing available through your dealership.

## My partner drains petrol from my car so that I cannot drive

Regularly check the petrol gauge when using your car.

## I think that my partner may be tracking my vehicle

Tracking vehicles through various apps or tracking devices could be a method commonly used in domestic and family violence. Have your vehicle checked by a professional mechanic for any tracking devices. It's also a sensible precaution to check your phone for tracking devices or apps and be aware of any inbuilt tracking technology in your car.