

Financial Hardship Guide

Financial Hardship

We're committed to supporting customers facing financial hardship. Financial hardship involves an inability of the customer to pay a debt rather than an unwillingness to do so. Financial hardship may arise from various situations and maybe for a limited duration or long term.

For more information about the Financial Hardship provisions under the General Insurance Code of Practice, click the following link to see Part 10 (*Financial Hardship*): [Code of Practice](#)

How we can support you

We're here to support you. If you're having trouble paying a financial obligation to us, [contact us](#) to discuss your situation. We'll work out a plan with you, and we may be able to assist by:

- Delaying the date in which the payment must be made;
- Deducting the excess from the claim amount we pay you;

The support that we provide does not include support with paying the premiums under an insurance policy we have issued.

If you are experiencing financial hardship, please [call](#) or [email us](#) regarding our Financial Hardship Support.

Fast-tracking of urgent claims

If an event, such as a natural disaster, has meant you have to make a claim under your policy and caused you to be in urgent financial need of benefits under that policy, please let us know, we're here to support you. We might be able to speed up our assessment to give you a decision on your claim or pay an advance amount to assist and ease your financial need.

Free Alternative Information and Support

If you wish to speak to someone, the [National Debt Helpline](#) (1800 007 007) provides confidential financial counselling resources that can provide advice to Australians in every state and territory.