By the sector for the sector

FINANCIAL HARDSHIP POLICY

At Community Underwriting, we recognise that a person's Financial Hardship can give rise to unique needs and that their needs can change over time and in response to certain situations.

We encourage you, as our customer, to tell us about any financial Hardship you may have so that we can arrange additional support - otherwise, there is a risk that we may not find out about your situation and not provide you with the support or assistance needed.

Financial Hardship

"Financial Hardship" means you are having difficulty meeting your financial obligations to us.

If you are experiencing Financial Hardship and owe money to us or you are in a financial difficulty as a result of a claim, you can apply to us to see if you qualify for assistance.

PLEASE NOTE: Financial Hardship assistance cannot be provided for unpaid general insurance premiums.

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 Help

f you tell us, or we identify, that you are experiencing Financial Hardship, we may consider:

- Delaying the date in which the payment must be made.
- Fast-tracked assessment of a claim.
- Grant an interim policy cover without prejudice to us.
- Advancing indemnity funds to you.
- Paying a reduced lump sum regarding a recovery from you or excess.
- Additional options to be considered along with you to reduce your financial stress.

Applying for Financial Hardship Support

If you have any requests or questions about Financial Hardship, please send us an email at service@communityunderwriting.com.au, call us on the phone 02 8045 2580 and just ask for help on your Financial Hardship situation.

We may ask you to send us additional information about your financial situation as part of your application. These documents will help us determine the best way to support you (and your family).

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.