



## FINANCIAL HARDSHIP POLICY

It's our purpose to go beyond and make a difference when dealing with insurance claims, so if you need support with any of our insurance claim services, we're here to help you.

### Financial Hardship

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If you are facing financial hardship we are committed to ensuring you receive the support you require. Our Financial Hardship Policy can help you access support and services when you need them most.

### How we can support you

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If you're in financial stress and are unable to pay money owed to us, we may – in certain circumstances – agree to:

- offer instalment payments
- delay or extend payment terms
- put the recovery of monies on hold
- release your debt (where appropriate)
- agree with you to pay a reduced lump sum amount
- deduct an excess from a claim amount (cash settlement), and/or
- give you access to our financial hardship support team.

### Managing Our Debt Collectors

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Our agents have been trained to manage financial distress. However, you may still contact us. If you tell our collection agent or solicitor that you're in financial distress they must notify us and will give you information in writing about our Financial Hardship process.

## How to apply for support

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If you're going through financial hardship, please contact us. We'll provide you with a form to apply for financial support and help you through the application process.

Please let us know if we can help refer you to external services such as community support and financial counselling services.

## Proving financial hardship

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You might be asked to provide information when you apply for financial hardship assistance. Be prepared to show:

- the reason you are experiencing hardship, for example, a letter from your employer or a certificate for an illness or evidence of a disability including disability caused by mental illness
- your current income and other major financial expenses, for example, other loans
- Centrelink statements and/or evidence of unemployment
- what repayments you can afford

## Natural disaster and fast tracking of urgent claims

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We support all our customers and their communities by responding to catastrophes and natural disasters efficiently, professionally and compassionately.

If a natural disaster has meant you have to make a claim under your policy and caused you financial hardship, we may:

- fast track both our assessment of your claim and the process we follow to make a decision about your claim, and/or
- pay you an advance amount in order to ease your urgent financial need within 5 days once agreed.

If you're in this position, please let us know – we're here to support you.

## Access to other information and support

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Here are free and confidential financial counselling resources that can provide advice to Australians in every state and territory:

- Contact the **National Debt Helpline** on 1800 007 007, or at <https://ndh.org.au/>
- Visit the **ASIC MoneySmart website** at <https://asic.gov.au/for-consumers/moneysmart/>
- View the **Good Shepherd website** for affordable financial programs to people who are financially excluded at <https://www.goodshep.org.au/>

## Translation and Relay Services

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If you would like to discuss your insurance needs in a language other than English, our team speak more than 20 languages. If yours is not one of those, we have an interpreter service available in more than 160 languages. Just ask our team member for an interpreter in your preferred language when you call or email us and they will arrange this for you where possible.

### Relay and Teletypewriter (TTY) Services

The National Relay Service (NRS) is a government initiative that allows people who are deaf, hard of hearing and/or have a speech impairment to make and receive phone calls or to access TTY services.

Full details on the NRS is available from their website here: <https://www.communications.gov.au/what-we-do/phone/services-people-disability/accesshub/national-relay-service>

## Application Form

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You can access the application form for Financial Hardship consideration by filling out the form here:

<https://www.proclaim.com.au/wp-content/uploads/2021/08/Financial-Hardship-Application-Form-updated-15.06.2021.pdf>

If you have any questions or queries regarding how to fill out the form, or the application process, please contact our Claims team on 1300 552 446 (Office hours Monday to Friday, 8.30am to 5.30pm).

“There is no limit to how much you’ll know,  
depending on how far beyond zebra you go.”

Dr. Seuss



**GOING  
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