



FINANCIAL HARDSHIP POLICY

What does Financial Hardship mean?

Financial Hardship means you have difficulty meeting your financial obligations to us.

Who do you contact?

If you're going through financial hardship, please let us know today by contacting our team on: (02) 8986 8040 or asg@asginsurances.com.au

We encourage you or your representative, to let us know about your Financial Hardship so that we can discuss the options available to you.

How will we treat you?

We will communicate with you about your application and where possible, we will use your preferred method of communication. We recognise this is a challenging time for you and we will treat you with respect and consideration.

What information will we ask you to send to us?

When we are assessing your request for Financial Hardship support, we will consider all reasonable evidence — for example:

- a) evidence of serious illness that prevents you from earning income;
- b) if you advise us or if we suspect that you are impacted by Family Violence
- c) evidence of a disability, including a disability caused by mental illness;
- d) centrelink statements, if applicable
- e) evidence of your unemployment.

We will request information from you only if it is reasonably necessary for us to assess your application for Financial Hardship Support.

If, after we receive your application for Financial Hardship support, we need more information from you before we can make our decision, then we will advise you of the information we need as early as possible.

How long have you got to give the information to us?

You have 21 Calendar Days from the date of our request to provide that information to us, unless we have agreed to a different timeframe.

What happens between the time you tell us and the time you assess me?

If we are taking action to recover an amount from you, we will put that action on hold if we identify that you are experiencing Financial Hardship, or if you ask us for Financial Hardship support in relation to that amount.

When we put the action on hold, we will contact any Collection Agent or solicitor that we have appointed and tell them the action is on hold.

The action will stay on hold until we have assessed your application for Financial Hardship and notified you of our decision about it.

How long will your assessment take?

We will tell you in writing of our decision about whether to give you Financial Hardship support within 21 Calendar Days after we receive your application, unless we have asked you to provide us with more information.

If we do ask you for more information, and you provide all information we requested, then within 21 Calendar Days of receiving it we will tell you in writing, our decision about whether to give you Financial Hardship support; or if you do not provide all information we requested within 21 Calendar Days (or by a later date we agree to), then within 7 Calendar Days of that deadline passing, we will tell you in writing, our decision about whether to give you Financial Hardship support.



INSURANCES

If we accept your Hardship Request

If we decide you are entitled to Financial Hardship support, then we will work with you to implement an arrangement. We will confirm the agreed arrangement with you. Where possible this will be in your preferred method of communication.

What happens if you don't agree with our assessment?

We will tell you the reasons for our decision. If you are not happy with our response to your request about financial Hardship, then we will tell you about our Complaints process.

Organisations that can help you

National Debt Helpline	1800 007 007 https://ndh.org.au ndh@org.au Free, confidential and independent financial counselling. Available between 9:30am and 4:30pm Monday to Friday.
ASIC MoneySmart	https://www.asic.gov.au/for-consumers/moneysmart Provides numerous free financial guidance tools and services.
1800 RESPECT	1800 737 732 National 24-hour domestic and family violence and sexual assault line.
Lifeline	13 11 14 24/7 counselling and referral services for people in crisis.
Beyond Blue	1300 224 636 24/7 support for people experiencing anxiety or depression.



INSURANCES

Physical health, literacy and interpreter services

National Relay Service (NRS)	Voice: 1300 555 727 SMS: 0432 677 767 Teletypewriter Service (TTY): 133 677 NRS is an Australia-wide telephone access service available to customers who are deaf or have a hearing or speech difficulty.
Translating and Interpreting Services (TIS)	13 14 50 https://www.tisnational.gov.au/ TIS National is a 24/7 interpreting service for people who do not speak English for agencies and businesses that need to communicate with their non-English speaking customers.