Financial Hardship Support Policy

Our Commitment

We understand that sometimes circumstances beyond our customers ("**you**" or "**your**") control can make it difficult to meet all their financial commitments. The purpose of this policy is to outline our processes to help support our customers facing financial hardship.

How we can support you

If you are in financial stress and unable to pay money owed to us that is not a premium, 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 amount

If you are in financial stress and unable to pay your premium, then we will work with you to see if we can support you to keep you covered. Support options may include offering instalment payments, reviewing your payment terms and dates or providing you with a review of your policy cover

Managing recoveries

If you tell our recovery representatives that you are in financial distress, they will notify us and give you information in writing about our financial hardship process. You can also contact us directly.

How to apply for support

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

Fast tracking urgent claims

If an event has meant you have to make a claim under your insurance policy and caused you financial hardship, our people will work with you to fast track the assessment of your claim.

Access to other information and support

You may also wish to consider the National Debt Helpline on 1800 007 007 which is a free and confidential financial counselling resource that can provide advice to Australians in every state and territory.

Contact us

customersupport@berkleyapac.com

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