

Financial Hardship Guide

Experiencing financial hardship?

If you need to make a payment to Flex and think you may have trouble, or are finding it difficult to meet repayments, please let us know as soon as possible so we can consider the most appropriate options to assist you.

We understand situations can sometimes arise that make it difficult to meet all of your financial commitments. If you feel you're facing financial hardship, the following process highlights how you can get in touch with us to request assistance.

We will consider every request for assistance on an individual basis and will work with you to develop a solution tailored to your circumstances.

Process

To enable us to consider any financial issues you may be experiencing, please complete the **Financial Hardship Application form**. This form sets out the type of information we need to be able to consider a financial hardship request.

Please complete the form below, scan the relevant supporting information and email it all to financialhardship@flexinsurance.com.au. Alternatively you can post hard copies of the same information to Flex Insurance PO Box 2004, North Sydney NSW 2059.

Examples of documents to provide as support

As a minimum you need to provide supporting information for your main income (pay slip, Centrelink statement etc.). Depending on the circumstances of your request, we may ask you to provide further information.

The following documents may assist your application if they are relevant to your individual circumstances.

Financial situation

- Letter from employer confirming loss of employment
- Letter from charitable organisation regarding loss of employment or inability to provide for basic necessities
- Bank notice regarding unpaid overdraft or repossession of mortgaged property
- Copies of unexpected bills/payments
- Pending disconnection of essential service/s
- Repossession notice of essential items, e.g. car, motorcycle
- Funeral expenses
- Notice of impending legal action
- Family law court document regarding changes

Medical situation

- Letter from doctor confirming inability to earn income due to disability, injury, illness or caring for sick family member
- Overdue medical bills

PLEASE NOTE: For privacy reasons, if any of the documents you provide to us contain any government identifiers such as Tax File Number etc. please blank these out before sending.

Once you have provided us with all the details of your request we will get back to you within 10 working days.

National Debt Helpline Assistance

Sometimes you may need extra assistance to get through a difficult time. For free, confidential, independent financial advice you should contact National Debt Helpline on 1800 007 007.

We expect our procedures will deal fairly and promptly with your request. Should you disagree with our decision you have the following options available to you. Details of our Compliments, Complaints & Dispute Resolution process, including our IDR process, can be found on our website by clicking this link <https://flexinsurance.com.au/resource/complaints-and-disputes>. You may request a review of your claim via our Internal Disputes Resolution (IDR) process. Please contact us by telephone on 1300 193 174 or email our IDR Team at complaints@flexinsurance.com.au. However, if you remain dissatisfied you may be able to access the services of the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free for consumers.

You can contact AFCA:

- By phone: 1800 931 678 (free call)
- By email: info@afca.org.au
- In writing:

Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

By visiting www.afca.org.au



Financial Hardship Application Form

Please complete all sections.

Reference (policy number/claim number/other reference):

APPLICANT

(If there are more than two applicants, please complete an additional application).

1	Applicant 1 Surname	Applicant 1 Given name/s
2	Applicant 2 Surname	Applicant 2 Given name/s
Postal address		
Town/Suburb	State	Postcode
Email address		

We will use this email address for all written communication unless you advise us that you want to receive contact by post.

Preferred contact number

1	Dependent 1 Name	Age
2	Dependent 2 Name	Age
3	Dependent 3 Name	Age
4	Dependent 4 Name	Age

Do you want to nominate a representative to handle your application on your behalf? No Yes

If 'Yes', Representative's name Preferred contact number Preferred contact email adress

HARDSHIP DETAILS

Circumstances of hardship - please explain the reason for your application



FINANCIAL DETAILS

Income you receive per month apart from salary

Centrelink (please attach a copy of the most recent Centrelink statement) \$

Other (such as rent, investment). Details of other sources of income \$

\$

\$

\$

Expenses you pay per month

Rent and/or mortgage payments \$

Other loan payments..... \$

Credit card payments \$

Utilities \$

Child support..... \$

Motor vehicle expenses (petrol, insurance, lease payments) \$

Living costs (telephone, food, clothing, public transport etc.) \$

DECLARATION

I/We declare that the information provided is true and correct. Yes Date

FOR MORE INFORMATION

More information about the Financial Hardship provisions in the Code of Practice can be found at <http://codeofpractice.com.au/for-consumers/financial-hardship>

Free, confidential, independent financial advice is also available to you via Financial Counselling Australia <http://www.financialcounsellingaustralia.org.au> or through the national financial counselling hotline **1800 007 007**.

PRIVACY CONSENT NOTICE

Our Privacy Policy describes how we collect, disclose, store and use personal information as well as how to access it, correct it or make a complaint. When we say personal information we may also mean sensitive information such as health information, criminal history or professional memberships that's relevant to us issuing, administering or managing products or providing services and the terms on which we will do these things. We use personal information to issue, administer and manage products and provide services. You can view our Privacy Policy at www.flexinsurance.com.au

By giving us personal information you consent to us collecting, disclosing, storing and using personal information in accordance with our Privacy Policy. If you give us someone else's personal information you confirm that you've obtained their consent to do so.

If you don't provide all of the personal information we've requested, we may be unable to issue, administer and manage products and provide services.

SUBMITTING YOUR APPLICATION

Once you've completed your application, you can send it to us by email. To do this:

1. Scan your supporting documents and save them to your computer. (make sure you've blacked out any government identifiers like your tax file number);
2. Print, scan and attach the completed application form and supporting documents to your email and send to financialhardship@flexinsurance.com.au

➔ Please save completed form to your computer first before emailing ➔ Email completed form to: financialhardship@flexinsurance.com.au

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