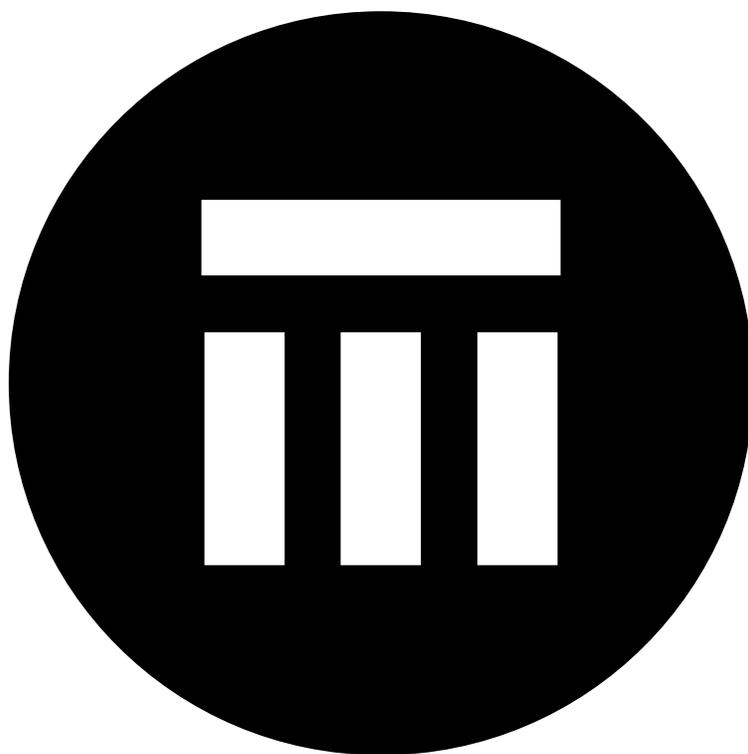


Financial Hardship Policy



**For general insurance
business**



Swiss Re International (SE) Swiss Re

Swiss Re has agreed to abide by the General Insurance Code of Practice (the Code). The objective of the Code is to establish high standards of service, promoting confidence in the general insurance industry and better relationships between insurers and their customers. Further information about the Code is available at www.codeofpractice.com.au and upon request.

Swiss Re takes the concerns of its customers, brokers and third party beneficiaries seriously and we have a detailed complaints handling and internal dispute resolution procedures in place to customers to access. You can access a copy of our complaints handling policy at www.swissre.com

What is financial hardship?

Financial hardship is where you have difficulty meeting your financial obligations to us. If you inform us that you are experiencing **financial hardship** we will supply you with an application form for **financial hardship** assistance.

In assessing your request for **financial hardship** assistance, we will need reasonable evidence of your financial hardship, such as:

- (a) For Centrelink clients, your Centrelink statements; or
- (b) Evidence of serious illness that prevents you from earning income, unemployment or disability, including disability caused by mental illness.

We will only request information from you that is reasonably necessary to access your application for **financial hardship** assistance.

You may access free, confidential, independent financial advice from Financial Counselling Australia <http://www.financialcounselingaustralia.org.au> or contact the National Financial Counselling Hotline directly on 1800 007 007.



Financial Hardship Applications

As a subscriber to the General Insurance Code of Practice, Swiss Re is committed to assisting you in the event that you are facing financial hardship. "Financial Hardship" means you are having difficulty meeting your financial obligations to Swiss Re.

For example, if you have made a claim against Swiss Re and you need to pay an excess or deductible, you may be having difficulty making that payment. To assist you, Swiss Re may agree to deduct the excess or deductible from any claim payment owing to you.

However, you could be experiencing Financial Hardship because you have lost your job, or you're suffering from an illness or disability, or you have received some unexpectedly large bills.

PLEASE NOTE: *The Financial Hardship provisions in the Code of Practice do not apply to unpaid general insurance premiums.*

If you owe Swiss Re money, and you are experiencing Financial Hardship, you are entitled to ask Swiss Re to assess whether you are entitled to assistance. This assistance may include payment options. Swiss Re may determine that you are experiencing financial hardship.

If Swiss Re determines that you are entitled to financial hardship assistance for a debt owed, it will work with you on a payment arrangement, such as extending the due date for payment, allowing you to pay the amount in instalments, paying a reduced lump sum, or deducting the amount you owe us, from any payments made to you under a claim.

How to Contact our Financial Hardship Team

Phone: +61 2 8295 9500
Email: complaints_ANZ@swissre.com
Post: Level 36, Tower Two, International Towers, 200 Barangaroo Avenue, Sydney, NSW 2001



Financial Hardship Application Form

Please complete this form to enable us to access and process your application for financial hardship relief.

Personal Details

Policy Number / Claim Number / Reference
Number

Your Full Name

Your address and contact details

Number of and age of dependents

Occupation

Employer

If you would like to nominate another person
to handle your application, please include
their name and contact details:

Financial Hardship

Please provide a description of your financial circumstances and your situation, and why you are requesting assistance due to financial hardship.

The following documents may assist your application, if they are relevant to your application and you choose to attach them. PLEASE NOTE: If any of the documents you provide to Swiss Re contain your Tax File Number (TFN), please blank this out.

- Bank statements
- Centrelink statements
- Payslips
- Letter from doctor confirming inability to earn income due to disability, injury, illness or caring for sick family member
- Overdue medical bills/medical expenses
- Bank notice re: unpaid overdraft or repossession of mortgaged property
- Eviction notice
- Copies of unexpected bills/payments
- Pending disconnection of essential services
- Letter from former employer confirming loss of employment
- Letter from charitable organisation re loss of employment or inability to provide for basic necessities
- repossession notice of essential items, eg car, motorcycle
- Funeral expenses
- Notice of impending legal action

Assistance - What assistance would you like Swiss Re to consider?



Extension of due date for payment. When will you be able to make payment?

Paying in instalments. What can you afford and when?

Paying a reduced lump sum. What can you afford?

Postponing one or more instalments. When will you be able to make payment?

Other (including a combination of the above options). Please provide details of what you are seeking.

While you are not automatically entitled to a release, discharge or waiver of a debt, you may ask Swiss Re to consider this option.

Financial Details

A. Income you receive per fortnight

If any of the income you receive is paid monthly, please calculate what it is per fortnight and list below:

- Wages after tax
- Centrelink benefits (Family Allowance or other)
- Rent received
- Child maintenance/support
- Other

Total income per fortnight: \$

B. Expenses you pay per fortnight

If you make any monthly payments, please calculate what these payments are per fortnight and list below:

- Rent and/or mortgage payments
- Other loan payments
- Credit card payments
- Child support payments
- Motor vehicle expenses (petrol, insurance, lease payments)
- Living costs (food, public transport, telephone etc)
- Hospital/medical expenses
- Other

Total expenses per fortnight (B)

C TOTAL INCOME – TOTAL EXPENSES PER FORTNIGHT (A – B) \$



Privacy Consent Notice

Swiss Re's Privacy Policy describes how we collect, disclose, store and use your information and how you can access it, correct it or contact us to make a complaint. Swiss Re may share your information with other Swiss Re Group companies or with our representatives and service providers, who may be based outside of Australia.

If you've provided information about any other person, by submitting this Application Form you confirm that you've let them know that you're providing their information and that you've obtained their consent to do so. If you don't provide all of the information we've requested, we may be unable process your application or provide you with the hardship assistance you're seeking.

Sensitive Information

We have asked you to provide us with sensitive information about yourself or others, which could include health information. This information is required because it is relevant to our decision as to whether or not we agree to vary your payment obligations to us. We will treat your personal and sensitive information in accordance with our Privacy Policy. You can view our Privacy Policy at www.swissre.com or to obtain a copy of it you can phone us on the phone number below.

Submitting your Financial Hardship Application Form

Once you've completed your Financial Hardship Application Form, you can send it to us by email at complaints_anz@swissre.com

Complaints

If you are dissatisfied with our decision about your financial hardship assistance, or if you are unhappy with any aspect of the application process, you may make a complaint to us at: complaints_anz@swissre.com

How to Contact our Financial Hardship and Complaints Team

Phone:	+61 2 8295 9500
Email:	complaints_ANZ@swissre.com
Post:	Level 36, Tower Two, International Towers, 200 Barangaroo Avenue, Sydney, NSW 2001