

Financial Hardship Consideration

“Financial Hardship” means you are having difficulty meeting your financial obligations.

If you owe money to an insurer, or the assessment of your claim has been delayed due to the gathering of information to make a decision, and you experience Financial Hardship, you can apply to your insurer to determine if you qualify for assistance.

Section 10 of the General Insurance Code of Practice details the insurers obligations to assess your application for Financial Hardship. More information about the Financial Hardship provisions in the Code of Practice can be found at: <http://codeofpractice.com.au/for-consumers/financial-hardship>.

To apply for consideration under your insurers financial hardship policy you or your nominated representative will need to complete their assessment form and provide evidence to support your application. We encourage you to contact us to discuss your situation and we can assist you or your nominated representative to understand your options and/or to apply to your insurer for financial hardship consideration. Our contact details are provided below.

Please Note: Financial Hardship assistance is not available for unpaid general insurance premiums.

If you or your nominated representative submit an application for Financial Hardship support we will lodge it with your insurer and keep you or your nominated representative informed about the progress of your application.

Your insurer has specific timeframes in which they must assess your financial hardship application and we will make sure these timeframes are communicated to you and adhered to by your insurer.

To discuss any aspect of financial hardship please contact us.

Express Insurance

Phone 1300 464 989

Email admin@expressinsurance.com.au

Address 675 Victoria Street, Abbotsford Vic 3067 or PO Box 3003, Burnley North Vic 3121

Free, confidential, independent financial advice is also available to you through the national financial counselling hotline 1800 007 007.