

Delta Insurance Australia appreciates that sometimes circumstances beyond your control can make it difficult to meet all your financial commitments. Our staff are trained to identify customers who are experiencing financial hardship and may need extra support; however, we encourage all customers to tell us if you are experiencing financial hardship. This may be due to several reasons, including, but not limited to:

- Death of a family member.
- Serious illness.
- Unemployment.
- Family violence.

We safeguard your privacy and the confidentiality of your personal information so any information that you share will be treated confidentially in line with our Privacy Statement.

WHICH INDIVIDUALS ARE ENTITLED TO FINANCIAL HARDSHIP SUPPORT?

Please note that financial hardship applications will only be considered if you are:

- an individual Insured or a Third Party Beneficiary who owes us money – including an excess – under an insurance policy we have issued; or
- an individual and we are seeking to recover money from you because we believe you caused damage or loss to either an Insured, or a Third Party Beneficiary who we cover under an insurance policy.

Furthermore, you have a right to ask us to fast-track a claim if you have an urgent financial need.

WHAT OPTIONS ARE AVAILABLE IF YOU ARE ENTITLED TO FINANCIAL HARDSHIP SUPPORT?

The financial hardship support options available could include:

- delaying the date on which the payment must be made;
- paying us in instalments ;
- paying a reduced lump sum amount;
- delaying one or more instalment payments for an agreed period; or
- deducting the excess from the claim amount we pay you.

The support that we provide does not include support with paying the premiums under an insurance policy we have issued.

HOW DO YOU ACCESS DELTA INSURANCE AUSTRALIA'S FINANCIAL HARDSHIP SUPPORT?

If you are experiencing difficulty in making premium payments due to us, please contact your insurance broker to discuss your financial situation. We will work with your broker to understand your circumstances and establish what support can be organised.

For any other payments, you can contact us and apply for support via:

Email: contactus@deltainsurance.com.au

Post: Delta Insurance Australia Pty Ltd, GPO Box 1832 Brisbane QLD 4001.

In order to assess your request for financial hardship support, please include all information and reasonable support, for example:

- evidence of serious illness that prevents you from earning income;
- evidence of a disability, including a disability caused by mental illness;
- if you are a Centrelink client, your Centrelink statements; and/or
- evidence of your unemployment.

Once we have received your application we will consider your circumstances and respond to you.

WHAT HAPPENS NEXT?

We will adhere to the timeframes under the 2020 General Insurance Code of Conduct to ensure that assistance is offered in a timely manner as outlined below.

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, after we receive your application for Financial Hardship support, we need more information from you:

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

HOW TO ACCESS EXTERNAL SUPPORT?

Sometimes you may need extra help to get through a difficult time. For free, confidential, independent financial advice and counselling you can call the National Debt Helpline on 1800 007 007.