

# Support Available for Policyholders Experiencing Financial Hardship

Hollard Commercial understands that our customers and third parties can experience Financial Hardship at any time because of a range of circumstances that aren't always within your control. Financial Hardship could be caused by a range of factors including death in the family, family violence, unemployment or reduced income.

We are here to help you. If you are an insured or third-party beneficiary who owes us money, including an excess, or an individual that Hollard Commercial are seeking to recover money from and you are experiencing financial hardship and require assistance, we can help.



## WHAT IS FINANCIAL HARDSHIP

Financial Hardship means you have difficulty meeting your financial obligations to us.

## WHAT YOU NEED TO DO

Contact your broker and let them know that you require assistance or contact us directly if you are a third party we are seeking to recover money from. You will then need to complete a form to apply for assistance.

Alternatively, you can contact the National Debt Helpline at [www.ndh.org.au](http://www.ndh.org.au) or at 1800 007 007.



## WHAT SUPPORT IS AVAILABLE TO YOU AT CLAIM TIME

To help ease your financial need, Hollard Commercial may be able to:

- Fast-track the assessment and decision of your claim or pay an advanced amount
  - Deduct any excess due from the claim payment
  - Deduct overdue premiums from any payment
  - Assess for urgent financial need of benefits in all cases
  - Extend a due date payment
  - Establish a payment installment plan
  - Postpone one or more installment payments for an agreed period
- We can also accept electronic signatures to speed up processes and may be able to waive any face to face meeting requirements to avoid person to person contact.

## KEEPING YOU INFORMED

- We will keep you updated about your application and where possible use your preferred method of contact
- If you prefer to have a nominated representative to assist you, we will keep that person updated about your request, unless you tell us not to

## ASSESSING YOUR REQUEST

When we are assessing your request for Financial Hardship support, we will consider all reasonable evidence and only ask for information that is reasonable and directly relevant to our decision for Financial Support.



Hollard is a signatory to the General Insurance Code of Practice. The objectives of the Code include providing high standards of service and promoting better relations between customers and insurers. The Financial Hardship support that we provide is intended to help meet the objectives of the Code.

## CONTACT US

We encourage you to contact your broker or us if you are experiencing financial hardship and we will work out what options are available to support you.

## CONTACT DETAILS

E: [hcicareofficer@hollardcommercial.com.au](mailto:hcicareofficer@hollardcommercial.com.au)  
P: 1300 306 226  
W: [www.hollardcommercial.com.au](http://www.hollardcommercial.com.au)  
[Access our Financial Hardship Support Page](#)

Please note: the support that is available does not include support with paying premiums under an insurance policy issued by Hollard Commercial.

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The insurer for General Insurance products is The Hollard Insurance Company Pty Ltd (ABN 78 090 584 473, AFSL 241436) (Hollard). Hollard's Business Insurance products and services are provided by its agent Hollard Commercial Insurance Pty Ltd (ABN 86 603 039 023, AFSL 474540) (Hollard Commercial) acting under a binder of the insurer Hollard.