

# General Insurance Financial Hardship Policy

## Our commitment to you:

- Help you to apply for Financial Hardship support.
- Provide contact details for the National Debt Helpline: 1800 007 007 for those that need it.
- Keep you, or your nominated representative, up to date with your applications progress and connect with you via your preferred method (where possible).
- Consider all reasonable evidence supporting your application.
- Let you know additional information is needed (note: you will need to supply within 21 days.)
- Put recovery action on hold if applicable while we assess your application.
- Let you know the outcome of the Financial Hardship support within 21 calendar days of receiving all requested information.
- Share our Complaints process in case you are not satisfied with the outcome of your application.
- If you tell us that you intend to declare bankruptcy, then we will work with you to agree on the amount owed.
- If we agree to release, discharge or waive a debt or obligation we will confirm this with you in writing and, upon your request, we can also notify other financial institutions with an interest in your insurance policy of the release, discharge or waiver.

Life is unpredictable – change can come our way whether we're prepared for it or not.

If you're a Zurich customer, going through financial hardship and having difficulty meeting your financial obligations to us, we can work with you to come up with a solution that's tailored to your needs. This can include issuing an advanced claims payment, within 5 business days of demonstrating your hardship, or offering flexibility in relation to amounts that are owed to us.

## Our contact details:

Telephone: 132 687 or +61 2 9995 1111

Email: [gj.generalinquiries@zurich.com.au](mailto:gj.generalinquiries@zurich.com.au)

Or write to us at:  
PO Box 677 North Sydney, NSW 2059

If we need to ask you for money because of damage or loss that you caused, this Complaints Resolution process will apply to you too.

When we first communicate with you about any money owed, we will provide you with information:

- to show that the amount we are seeking from you is fair and reasonable.
- about our Financial Hardship process; and
- about how to contact us in case you have any questions.

These Financial Hardship provisions also apply to any Collection Agent or Solicitor collecting money for us.



## Complaints resolution process

If you have a complaint about our products, services, staff or our handling of a complaint, please contact us by:

Telephone: 132 687 or +61 2 9995 1111

Email: [gi.feedback@zurich.com.au](mailto:gi.feedback@zurich.com.au)

Or write to us at:  
PO Box 677 North Sydney, NSW 2059

We will acknowledge receipt of your complaint within 24 hours or as soon as practicable. In a number of circumstances and where you don't require a written response, we will attempt to resolve your complaint within 5 business days.

Where we are unable to resolve your complaint in that time, and we have all the information we need to respond to your complaint we will write to you within 15 days.

If your complaint is still not resolved because additional information or investigation are required, we will notify you within those 15 business days and seek to agree an alternative timeframe with you. We will keep you informed of the progress of your complaint at least every 10 business days unless otherwise agreed.

If you are not satisfied with our response or we cannot agree an alternative timeframe, you may have the matter reviewed through our internal complaint review process, which is free of charge. If you request your complaint to be reviewed and we have all the information required, we will respond in writing within 15 business days. If we cannot meet this timeframe because additional information or investigation is required, we will notify you within those 15 business days and seek to agree an alternative timeframe with you. We will keep you informed of the progress of your complaint at least every 10 business days and in any event, we will provide our final response to you no later than 30 calendar days after receiving the complaint.

We subscribe to the independent external dispute resolution scheme administered by the Australian

Financial Complaints Authority (AFCA), which is available to customers and third parties who fall within the AFCA Complaint Resolution Scheme Rules.

If our decision on your Complaint does not resolve your Complaint to your satisfaction, or if we do not resolve your Complaint within 30 calendar days of the date, we first received your Complaint, you may refer your Complaint to AFCA.

If you wish to do so, you should refer your matter to AFCA as early as possible, as time limits can apply.

If AFCA advises you that AFCA cannot assist you, you can seek independent legal advice or access any other external dispute resolution options that may be available to you, for example by contacting the Department of Fair Trading, your Solicitor or Local Court as you may be able to have the matter resolved by:

- Small Claims Court or Tribunals
- Formal legal proceedings out of the District or Supreme Courts
- Mediation Contact details for AFCA are: Online: [www.afca.org.au](http://www.afca.org.au) Email: [info@afca.org.au](mailto:info@afca.org.au) Mail: Australian Financial Complaints.

### Contact details for AFCA:

Online: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Mail: Australian Financial Complaints Authority  
GPO Box 3 Melbourne VIC 3001

Phone: 1800 931 678

For full details of the General Insurance Code of Practice, please read the Code which is available on [www.codeofpractice.com.au](http://www.codeofpractice.com.au)