

# Life Insurance, Investments & Advice Financial Hardship Policy

Zurich is committed to supporting & providing practical assistance to customers who are facing financial hardship.

Financial Hardship refers to a circumstance where the individual has or may have difficulty meeting their financial obligations to us.

Financial Hardship may be due to (but not limited to) a death of a family member, injury, illness, involuntary unemployment, change in personal circumstances or a natural disaster.

## How we can support you

If you are facing financial hardship, we will work with you to identify how best to support your individual circumstances, which could include altering cover to make premiums more affordable, changing payment frequency, review of premium loadings, increase waiting period, temporary suspension of premium payments, or switching off indexation.

There may be circumstances (such as Natural disaster) which mean customers may not be able to provide required documentation or may be impacted financially by the events. Zurich will apply a practical approach to assist customers during this time and will take actions that are appropriate to the situations including, such as prioritising financial hardship requests, being flexible with requests for information & where appropriate, referring customers to specialist external financial hardship services.

Our priority is to provide options which suit your unique needs, while being fair, sensitive & timely in our approach.

Any person authorised to act on behalf of a customer (including a lawyer, family member, carer, interpreter or friend) may make a Financial Hardship request.

## Support at claim time

If a customer is suffering Financial Hardship during the claims process because of the condition that has caused the claim, we will prioritise the assessment of the claim and where possible consider making an advance claims payment. We will confirm the outcome in writing within 5 business days of the hardship being demonstrated.

## We may ask for further information

There may be times where we ask for further information as evidence, such as financial information, so that we can understand how best to support you. We will get in touch if this is the case.

## Contact Us

If you are experiencing financial hardship or would like further information, please contact us via one of the below options.

**By phone:** Life & Insurance & Investments: 131 551  
International callers: +61 2 9995 3777

8:30am - 7pm AEST Monday - Thursday  
8:30am - 5:30pm AEST Friday

Zurich Assure: 1800 161 168

**By email:** [client.service@zurich.com.au](mailto:client.service@zurich.com.au)

If you are not satisfied with our suggested outcome, you can lodge a complaint through our website [www.zurich.com.au/contact-us/complaints.html](http://www.zurich.com.au/contact-us/complaints.html) or by contacting us on the above number.

## Support at claim time

If you require professional financial help, please refer to our website [www.zurich.com.au/contact/supporting-customers-experiencing-vulnerability.html](http://www.zurich.com.au/contact/supporting-customers-experiencing-vulnerability.html) for Government & Community organisations which offer free counselling services & resources.