



G A R D

Application for Financial Hardship Assistance

To assist us in assessing your request for Financial Hardship assistance, please complete the below details and return this form to us.

Depending on the circumstances of your request, we may ask you to provide further information.

If you would like help completing this form, please call us on +61 2 8014 5838 or craig.walker@gardinsurance.com.au

SECTION 1: PERSONAL DETAILS

Full Name:		
Address:		
Phone:		
Email:		
Preferred Method Of Contact	<input type="checkbox"/> Phone <input type="checkbox"/> Email <input type="checkbox"/> Post	
Marital Status:		
Policy / Claim Number		
Dependants	NAME	AGE
	1.	
	2.	
	3.	
	4.	
	5.	
	6.	
	7.	
	8.	
	9.	
10.		
Occupation		
Employment Status		
Employer		
If You Would Like To Nominate A Representative To Handle Your Application, Please Provide Their Details		



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SECTION 2: FINANCIAL DETAILS

<u>Weekly Income</u> If any of the income you receive is paid monthly or fortnightly, please calculate what it is per week on the right	Wages after Tax	\$
	Centrelink benefits (Family Allowance, Jobstart or other)	\$
	Rent Received	\$
	Child Maintenance/Support	\$
	Total Income per Fortnight(A)	\$
<u>Weekly Expenses</u> If any of the expenses you pay is made monthly or fortnightly, please calculate what it is per week on the right	Rent and/or Mortgage Payments	\$
	Other Loan Payments	\$
	Credit Card Payments	\$
	Child Support Payments	\$
	Motor Vehicle Expenses (Petrol, Insurance, Lease Payments)	\$
	Living Costs (Food, Public Transport, Telephone etc)	\$
	Other	\$
	Total Expenses per Fortnight (B)	\$
Available	A less B	\$

SECTION 3: FINANCIAL HARDSHIP

Please provide a description of your financial circumstances and your situation and why you are requesting assistance for financial hardship.	
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SECTION 4: ASSISTANCE REQUESTED

Please provide a description of the assistance you would like GARD to consider?

Example of Assistance

What would you like GARD to consider?

- ▷ Fast-tracking a claim
- ▷ Extension of due date for payment. If so, when will you be able to make a payment?
- ▷ Paying in Instalments. What can you afford, how often and over which period?
- ▷ Paying a reduced lump sum. What can you afford?
- ▷ Postponing one or more instalments. When will you be able to start/re-start making payment?
- ▷ Other (including a combination of the above options or a possible waiver of the debt)

MORE INFORMATION

More information about the Financial Hardship provisions in the General Insurance Code of Practice can be found here: [codeofpractice/for-consumers/financial-hardship](#)

Free, confidential, independent financial advice is also available to you via Financial Counselling Australia www.financialcounsellingaustralia.org.au or through the national Debt Helpline 1800 007 007

SECTION 5: GARD INSURANCE

I/We declare that the information provided is true and correct

NAME:

SIGNATURE:

DATE:



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The following documents may assist your application, if they are relevant to your application and you choose to attach them:

PLEASE NOTE: If any of the documents you provide contain your Tax File Number (TFN), please blank this out.

- ▷ Bank statements
- ▷ Centrelink statements
- ▷ Payslips
- ▷ Letter from doctor confirming inability to earn income due to disability, injury, illness or caring for sick family member
- ▷ Overdue medical bills/medical expenses
- ▷ Bank notice re: unpaid overdraft or repossession of mortgaged property
- ▷ Eviction notice
- ▷ Copies of unexpected bills/payments
- ▷ Pending disconnection of essential services
- ▷ Letter from former employer confirming loss of employment
- ▷ Letter from charitable organisation re loss of employment or inability to provide for basic necessities
- ▷ repossession notice of essential items, eg. car, motorcycle
- ▷ Funeral expenses
- ▷ Notice of impending legal action

Next steps

Once we have received this application and your supporting documents, we will assess your request as soon as possible. If we have enough information to make a decision, we will contact you within 21 calendar days with our response. If we require further information, we will request this as soon as possible. You need to provide this additional information to us within 21 calendar days of receiving our request. We will advise you of our decision within 21 calendar days of receiving this additional information.

If you have any questions or require further assistance, please call us on +61 2 8014 5838 or craig.walker@gardinsurance.com.au



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FAQ

Why do I have to provide this information?

We use the information you provide us to assist with your financial hardship request.

What are you going to do with it?

Any information you provide GARD in conjunction with your application will be managed in accordance with the GARD Insurance Privacy Policy.

Will my application affect my credit rating?

Your application will not affect your credit rating. Your application and supporting information are collected and managed in accordance with the GARD Privacy Policy.

Will my information be kept confidential?

Yes. Please see the GARD Privacy Policy for details on how GARD will collect, use, manage and disclose and protect your personal information.

When will I hear of the outcome of my application?

We will provide you with a written response within 21 calendar days.

What will happen with my payments whilst my application is pending?

Once we have received your request for financial assistance, we will suspend any payments due until a decision has been reached and communicated with you.

I need to make a claim, but my premium is outstanding. What should I do?

Please contact us on +61 2 8014 5838. We will discuss with you any options that may be available with regards to your outstanding premium.

Can I make changes to a pending application?

If you wish to make changes to a pending application, please call us on +61 2 8014 5838

What if I can't provide the information you have asked for?

If you are unable to provide information or documents to support your application, please contact us on +61 2 8014 5838.

What options do I have if my application is declined?

a. You will be able to access our Internal Dispute Resolution team who will review the matter at your request.

b. If you're not still not satisfied or we cannot reach an agreement, you can refer your matter to the Australia

Financial Complaints Authority (AFCA). AFCA is a free independent dispute resolution service for consumers who have a general insurance dispute.

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: AFCA GPO Box 3 Melbourne VIC 3001

Please note that the Australian Financial Complaints Authority (AFCA) can only review your complaint once you have received our Internal Dispute Resolution process response.