



**ASR** Underwriting Agencies

# Application Form

## FINANCIAL HARDSHIP SUPPORT

### About ASR Underwriting Agencies Pty Ltd (ASR)

ASR acts on behalf of certain insurers (including certain underwriters at Lloyd's). Where the relevant insurer is subject to the General Insurance Code of Practice (**Code**) <https://insurancecode.org.au/app/uploads/2020/06/2020-GI-Code.pdf> certain Financial Hardship obligations apply to them under the Code.

This Application Form is part of the Financial Hardship support process agreed between ASR and any insurer ASR acts on behalf of, where the Insurer is subject to the Financial Hardship obligations under the Code. This Form and the process may be updated and amended from time to time.

Any reference to "we", "our" and "us" is to the relevant insurer(s) ASR is acting on behalf of.

### Who is entitled to apply for Financial Hardship support?

The obligations under the Code only apply in relation to:

- an individual Insured or a Third-Party Beneficiary (as defined in the Code who owes us money — including an excess — under an insurance policy we have issued; or
- an individual where we are seeking to recover money from them because we believe they caused damage or loss to either an Insured, or a Third-Party Beneficiary who we cover under an insurance policy.

(Referred to as "you" and "your" below).

**Insured** means a person, company or entity holding, or seeking to hold, a general insurance product covered by the Code. It excludes a Third-Party Beneficiary.

**Third Party Beneficiary** means a person, company or entity who is not an Insured but who is seeking to be, is specified to be, or is referred to as, a person to whom the benefit of the insurance cover extends. The relevant product must be covered by the Code. The person, company or entity may be specified by, or referred to by, name or otherwise.

We encourage you or your representative to tell us about your Financial Hardship so that we can work with you to discuss your situation and the options available to support you — otherwise there is a risk that we may not find out about it.

### What is Financial Hardship?

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

We consider you to be experiencing Financial Hardship when you are willing to meet your financial obligations to us, but your current financial circumstance do not make this possible. This may be due to several reasons including, but not limited to:

- Death of a family member
- Serious illness
- Family violence
- Unemployment
- Reduced income

If you are experiencing Financial Hardship and you owe money to us or you are in urgent financial need of the benefits you are entitled to under a policy you have with us due to an event for which you are making a claim (such as a natural disaster), you can apply using this form to see if you qualify for support.

We will use the information provided in your application in assessing your request for Financial Hardship support. Depending on the circumstances of your request, we may ask you to provide further information.

If you have any questions about the process, or need assistance in completing this application, please contact us on (07) 34423333 or email [enquiries@asruw.com.au](mailto:enquiries@asruw.com.au)

**Please Note:** Financial Hardship support *does not* apply to the payment of premiums under an insurance policy we have issued. If you are having difficulty paying your premium please contact us or your Insurance Broker.

### National Debt Helpline

Free, confidential, independent financial advice is also available to you through the **National Debt Helpline** on 1800 007 007.

### Privacy

We are committed to protecting your privacy. We use the information you provide to us to assist with your insurance needs. We provide your information to insurance underwriters, brokers and agents that provide insurance quotes and offer insurance terms to you or the companies that deal with your insurance claim (such as loss assessors and claims administrators).

Your information may be given to certain Underwriters at Lloyd's when we are seeking insurance terms from them, or to reinsurers who are located overseas. We also supply your information to the providers of our policy administration and underwriting systems that help us to maintain our products and services. You will be advised where those companies are located at the time any advice is given to you.

We do not trade, rent or sell your information. If you do not provide us with full information, we cannot properly seek insurance terms for you, or assist with claims and you could breach your duty of disclosure.

For more information about how to access the personal information we hold about you and how to have the information corrected and how to complain if you think we have breached the privacy laws, ask us for a copy of our Privacy Policy by telephone to our Privacy Officer on 07 3442 3333 or visit our website [www.asruw.com.au](http://www.asruw.com.au)

**Please send your completed form along with any supporting documents to us as follows:**

**By Email:** enquiries@asruw.com.au

**By Mail:** ASR Underwriting Agencies Pty Ltd  
P.O. Box 491 Beenleigh QLD 4207

### **What happens next?**

We will review your application and if we need more information from you before we can make our decision, then we will tell you the information we need as early as possible and be specific about the information we need to complete our assessment.

If we request further information, you will need to provide this to us within 21 calendar days from the date of our request unless we have agreed to a different timeframe.

Once we have received all information required to complete our review, we will provide you our response in writing:

- In the case of requests for fast-tracking urgent claims for Retail Insurance products (as defined In the Code), within **5 business days**.
- In all other cases, within **21 calendar days**.

If we do ask you for more information and you do not provide all information we requested within 21 Calendar Days (or by a later date we agree to), then within 7 Calendar Days of that deadline passing, we will tell you in writing, our decision about whether to give you Financial Hardship support.

### **Complaints**

If you are unsatisfied with the outcome of your Financial hardship application you can lodge a complaint by telephoning us on 07 34423333 or submitting your complaint on our website, or by writing to:

ASR Underwriting Agencies Pty Ltd,  
Complaints Department  
P.O. Box 491  
Beenleigh Queensland 4207

### **Putting recover on hold**

If we are taking action to recover an amount from you, we will put that action on hold if we identify that you are experiencing Financial Hardship, or if you ask us for Financial Hardship support in relation to that amount. When we put the action on hold, we will contact any Collection Agent or solicitor that we have appointed and tell them the action is on hold. The action will stay on hold until we

have assessed your application for Financial Hardship and notified you of our decision about it.

### **If you are entitled to Financial Hardship support**

If we decide you are entitled to Financial Hardship support, then we will work with you to implement an arrangement that could include any one or more of the following:

- a. delaying the date on which the payment must be made;
- b. paying us in instalments — we will not refuse a reasonable request from you to pay the amount you owe in instalments;
- c. paying a reduced lump sum amount;
- d. delaying one or more instalment payments for an agreed period;
- e. deducting the excess from the claim amount we pay you.

We will confirm the agreed arrangement with you. Where possible this will be in your preferred method of communication.

If we agree you are entitled to Financial Hardship support, but we are unable to agree about how you can be supported, then we will tell you in writing, about our Complaints process.

### **Releasing your debt**

If we decide you are entitled to Financial Hardship support, then you may ask us to release, discharge, or waive a debt or obligation. However, you are not automatically entitled to this.

If we agree to release, discharge or waive a debt or obligation, then we will confirm this with you in writing.

You can ask us to notify any financial institution with an interest in your insurance policy that you are entitled to Financial Hardship support and, if applicable, that we have released, discharged or waived a debt or obligation. If you ask us to do this, then we will tell them about this in writing.

### **If you are not entitled to Financial Hardship support**

If we decide that you are not entitled to Financial Hardship support, we will tell you the reasons for our decision and about our Complaints process. Where possible, we will tell you this in your preferred method of communication.

If your circumstances change, then you may re-apply for Financial Hardship support in relation to the amount you owe. However, for any further application you make, it will be at our discretion whether we again put any recovery action on hold.

## PERSONAL DETAILS

Policy Number					
Claim Number					
Applicant Name					
Contact Details	Telephone				
	Email				
	Other				
Address					
Suburb		State		Postcode	
Insured Name <i>(if other than applicant)</i>					
If you wish to nominate a representative to handle your application on your behalf, please provide details below: <a href="#">Note: We will keep this person updated about your request for Financial Hardship support, unless you tell us not to:</a>					
Name					
Relationship					
Contact Details	Telephone				
	Email				
	Other				

## FINANCIAL HARDSHIP

Please detail in the space below the circumstances of your case and the reasons why you consider you are in urgent need of Financial Hardship support:


In assessing your request for Financial Hardship support, we will consider all reasonable evidence of your Financial Hardship. For example, but not limited to:

- Evidence of serious illness or injury that prevents you from earning income
- Evidence of disability, including a disability caused by mental illness
- Centrelink statements
- Evidence of your unemployment

We will only request information from you that is reasonably necessary for us to assess your application for Financial Hardship support. If, after we receive your application for Financial Hardship support, we need more information from you before we can make our decision, then we will tell you the information we need as early as possible and be specific about the information we need.

## ASSISTANCE

What is the nature of the support you would you like us to consider?	<input type="checkbox"/> Fast-track assessment of my claim due to urgent financial need
	<input type="checkbox"/> Support with a debt or obligation owed to us

Please provide details of what you are seeking;

*Examples include extension of a payment due date, arranging an instalment plan, paying a reduced lump sum or postponing one or more instalment payment etc.*


## DECLARATION – YOUR DUTY OF DISCLOSURE

I declare that:

- the details in this application are true and accurate as at the date of signing. I understand that legal action (including recovery of any loss or damage suffered by you or your representatives and others relying on this information) may be instigated against me should I provide false or misleading information.
- I will advise you if any changes occur to the information provided after the Application has been submitted by me;
- Any representative listed by me above acts on my behalf and with my authority in dealing with you, unless otherwise advised by me to you.

Signature of applicant		Dated	
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