



**AUSTBROKERS
CANBERRA**

FINANCIAL HARDSHIP POLICY

AEI Canberra Pty Ltd T/As Austbrokers Canberra

ABN 55 636 434 412

V1 | Effective 04th October 2023



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Financial Hardship Policy V1 2023 1004

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1. INTRODUCTION

1.1. About this policy

We appreciate there are times when circumstances beyond your control can make it difficult to meet all your financial commitments.

If you're struggling to make payments to us, please let us know as soon as possible by contacting the office you usually transact with between the hours of 8.45am – 5pm Monday - Friday on:

OFFICE LOCATION	PHONE NUMBER
Fyshwck ACT	02 6214 6700

1.2. Individuals entitled to support

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

If you are in financial stress and are unable to pay money owed to us that is not a premium, we will work to support you and provide you with an appropriate solution depending on your circumstances.

If you are in financial stress and are unable to pay your premium, then we will work with you and your insurer towards appropriate support options.

2. PROCESS

2.1. Identifying people experiencing financial hardship

We have internal policies and training appropriate to our employees' roles to help them to identify if you are experiencing financial hardship and decide how they may be able to provide support to you.

We encourage you or your representative, to tell us about your financial hardship so that we can work with you and your insurer (where applicable) to discuss your situation and the options available to support you – otherwise there is a risk that we may not find out about it.

2.2. We may ask you for some information

To help us work out how best to support you, we may ask you some questions about your situation, including information about your financial circumstances and what services you need from us.

3. EXTERNAL ADDITIONAL SUPPORT

3.1. Financial counselling

Sometimes you may need extra help to get through a difficult time. For free, confidential, independent financial advice visit Financial Counselling Australia (<http://www.financialcounsellingaustralia.org.au>) or call the national financial counselling hotline on 1800 007 007.

3.2. Assistance with translating and interpreting

Where practicable, we will assist to provide access to an interpreter if you ask us to, or if we need an interpreter to communicate effectively with you. We will record if an interpreter is used or if there are reasons we are unable to arrange one.

AEI Canberra Pty Ltd compiled a list of our employees and the languages for which they are proficient and willing to assist us with translation services. We are also able to engage TIS National, the Government's Translating and Interpreting Service, to assist our customers or third parties that require additional assistance with language. Immediate and pre-booked phone or on-site conversations can be arranged.

To find out more, click on the following link <https://www.tisnational.gov.au/> or call 1800 131 450 and ask for assistance 24hrs/day 7 days/week in your preferred language.

3.3. National relay service

If a customer or third party is deaf and/or find it hard of hearing or speaking with people who use a phone, we may utilise the services of the National Relay Service (NRS). There are a number of services that can be provided based on the individual's needs, for example Voice Relay calls, TTY (Speak/Type/Listen/Read) SMS and video conferencing.

To find out more, click on the following link <https://www.accesshub.gov.au/about-the-nrs> or call the Voice Relay number 1300 555 727 (TTY 133 677) or the SMS Relay number 0423 677 767.

3.4. Financial hardship provisions in the Code

For more information on the General Insurance Code of Practice (to which Insurers subscribe) or to obtain a copy of the Code, visit <https://insurancecouncil.com.au/>.

For more information on the Insurance Brokers Code of Practice (to which we subscribe) or to obtain a copy of the code, visit our website at www.austbrokerscanberra.com.au or www.niba.com.au

4. CONTACT US

4.1. Our Privacy Policy

The AEI Canberra Pty Ltd Privacy Policy applies to the operations of our company within Australia and explains how we manage your personal information. For a copy of our Privacy Policy, visit our website at www.austbrokerscanberra.com.au. We safeguard your privacy and the confidentiality of your personal information and are bound by the Australian Privacy Principles which are set out in the Privacy Act 1988.

4.2. Complaints

If you are dissatisfied with the management of your situation, you can lodge a complaint. Information about our complaint management process can be found under the Additional Customer Support Link on our website www.austbrokerscanberra.com.au or by contacting us at the details listed below in section 4.3 Contact Details.

4.3. Contact details

AEI Canberra Pty Ltd T/As Austbrokers Canberra

ABN: 55 636 434 412

Corporate Authorised Representative of AEI Insurance Group Pty Ltd ABN 74 123 670 002, Australian Financial Services Licence Number 542944

Website: www.austbrokerscanberra.com.au

Phone: 02 6214 6700

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