

Financial Hardship

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 a payment to us, please let us know as soon as possible:

360 National Claims Team
Call 1800 845 092
Mon – Fri, 9am – 5pm (AEST)

Follow the steps below to make a financial hardship application and we'll consider any financial issues you're experiencing.

1. Complete your Application

Complete a financial hardship application form and gather your supporting documents. You'll need to provide supporting information for your main income (payslip or Centrelink statement). The following documents may be required if they're relevant to your circumstances:

Financial Situation

- + Letter from former employer confirming loss of employment
- + Letter from charitable organisation regarding loss of employment or inability to provide for basic necessities
- + Bank notice regarding unpaid overdraft or repossession of mortgaged property
- + Eviction notice
- + Copies of unexpected bills/payments
- + Pending disconnection of essential service/s
- + Repossession notice of essential items, e.g. car, motorcycle
- + Funeral expenses
- + Notice of impending legal action
- + Family law court document regarding changes.

Medical Situation

- + Letter from doctor confirming inability to earn income due to disability, injury, illness or caring for sick family member
- + Overdue medical bills.

Please note For privacy reasons, if any of the documents you provide contain any government identifiers such as Tax File Number etc. please blank these out before sending.

2. Submit your Application

If you need help with the application process, contact our National Claims Team on **1800 845 092**

We can take you through the process and help you complete your application, but you'll still be required to supply supporting information.

Submit your completed financial hardship application and all supporting information to the 360 National Claims Unit via email at claims@360uw.com.au

Once we've received your application, we'll get back to you within two (2) business days.

Financial Counselling

Sometimes you may need extra help to get through a difficult time. For free, confidential, independent financial advice visit Financial Counselling Australia or call the national financial counselling hotline on **1800 007 007**

Financial Hardship Provisions in the Code of Practice

To find out more about visit 2014 General Insurance Code of Practice.

Our Privacy Policy

The 360 Underwriting Solutions Privacy Policy applies to the operations of the 360 Underwriting brands within Australia and explains how we manage your personal information. 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 (Cth)*.