

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, Medicare Number etc. please blank these out before sending.

360 Underwriting Solutions Pty Ltd, ABN 18 120 261 270, AFSL 319181, through its Authorised Representatives:

360 Accident & Health Pty Ltd ABN 25 623 247 978 (AR 1262596)

360 Aviation Pty Ltd ABN 71 626 251 590 (AR 1266052)

360 Commercial Pty Ltd ABN 73 620 071 650 (AR 1256191)

360 Commercial Motor Pty Ltd ABN 78 626 251 616 (AR 1266050)

360 Financial Lines Pty Ltd ABN 72 629 145 357 (AR 1268172)

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

We understand the urgency of your application. Once we receive your application, we will endeavour to get back to you as soon as reasonably possible.

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

You can find out more by reviewing the General Insurance Code of Practice at www.codeofpractice.com.au

Our Privacy Policy

We comply with the *Privacy Act 1988 (Cth)*, the Australian Privacy Principles and any other applicable privacy regulations regarding the collection, storage, use and disclosure of "personal information" as defined under the *Privacy Act 1988 (Cth)*. Our Privacy Policy outlines how we may collect, store, use and disclose your personal information. If you require a copy of our Privacy Policy, please visit <https://www.360uw.com.au/wp-content/uploads/2019/04/360-Privacy-Statement-V2.19.pdf>