

# Our Financial Hardship Support Process

## Applying for Financial Hardship Support

If you are currently suffering from financial difficulty and have concerns that you will not be able to meet your financial obligations to us, it is important for you to contact us and notify us of this. We will be able to discuss with you some options on how you may be able to meet your financial obligations to us. We may be able to agree on an option that is satisfactory to both parties.

If, at the time of this initial contact, we cannot agree on an option that is suitable to both parties, we will send you a financial hardship support application form to complete and return to us. When you return this completed form to us, you will also be required to provide us with supporting documentation (e.g. evidence of illness or disability that prevents you from earning an income, evidence of your income, expenses, assets and liabilities, copies of any relevant Centrelink statements, evidence of your unemployment). You should return your completed form and supporting documentation to us within 21 calendar days.

## Assessing Your Application

Once we have received your application form and supporting documentation, we will review your circumstances and decide whether you qualify for financial hardship support. We will advise you in writing of our decision within 21 calendar days.

If we require further information from you to finalise the review of your application, we will contact you as soon as practical and allow you a further 21 calendar days to provide it. Once you have provided this further information to us, we will advise you in writing, within 21 calendar days, of our decision about whether you qualify for financial hardship support. If we do not receive the further information from you within 21 calendar days, or by a later date we agree with you, we will advise you in writing, within 7 calendar days of the deadline passing, of our decision about whether you qualify for financial hardship support.

## Recovery Action on hold

While your application for financial hardship support is being assessed, any recovery action we are taking against you will be placed on hold. Any recovery action will remain on hold until we have completed our assessment and advised you of our decision.

## If You Are Entitled to Financial Hardship Support

If we decide you do qualify for financial hardship support, we will work with you to agree a suitable arrangement that takes into account your hardship circumstances and your financial obligation to us. You may ask us to release or discharge you from your financial obligation to us, however, you are not automatically entitled to have your financial obligation released or discharged. If we cannot reach an agreement with you about how we can provide you with financial hardship support, we will provide you with information, in writing, about our complaints process, which is available from [www.gtins.com.au/complaints/](http://www.gtins.com.au/complaints/) or by contacting GT Insurance on (02) 9966 8820.

## If You Are Not Entitled to Financial Hardship Support

If we decide you do not qualify for financial hardship support, then we will inform you of the reasons for our decision and provide you with information about our complaints process, which is available from [www.gtins.com.au/complaints/](http://www.gtins.com.au/complaints/) or by contacting GT Insurance on (02) 9966 8820.

If your circumstances change after we have informed you of our decision, you may re-apply to us for financial hardship support by completing a new application form and returning it to us for assessment.

## National Debt Helpline

You can contact the National Debt Helpline

Phone: **1800 007 007**

(9.30am - 4.30pm Monday - Friday)

Website: [www.ndh.org.au](http://www.ndh.org.au)

The National Debt Helpline is a not-for-profit free financial counselling service that helps people tackle their debt problems.

## Contact GT Insurance

You can apply for financial hardship support by contacting GT Insurance (please quote a claim number or policy number that we have included in our correspondence to you):

Phone: **(02) 9966 8820**

Fax: **(02) 9966 8840**

Email: [recoveries@gtins.com.au](mailto:recoveries@gtins.com.au)

Post: PO Box 1937, North Sydney NSW 2059

## Use of Your Information

We only ask for, and take into account, relevant information when deciding on your application for financial hardship support. You can seek access to information about you that we have relied on in assessing your application and correct any mistakes or inaccuracies. In special circumstances, we may decline to release this information, e.g. if it is protected from disclosure by law, including by privacy legislation. However, we will not do so unreasonably, and we will give you reasons and provide them in writing on request along with details of our complaints process. Where an error or mistake in handling your application for financial hardship support is identified, we will immediately initiate action to correct it.

## Privacy

Our Privacy Policy also applies to the way we handle your personal information and it is available from [www.gtins.com.au](http://www.gtins.com.au) or by contacting GT Insurance on **(02) 9966 8820**.

## Privacy Complaints

If you believe we have not met our privacy obligations, you may lodge a complaint by contacting us. If we do not respond to your complaint within 30 days or if you are not happy with our response, then you have the right to take the matter to the Office of the Australian Information Commissioner (OAIC). Their contact details are:

Office of the Australian Information Commissioner

Post: GPO Box 5288, Sydney NSW 2001

Phone: **1300 363 992**

You can lodge a privacy complaint with the OAIC using their [Privacy Complaint form](#). You can also contact the OAIC using their [Online Enquiry form](#).