



# Financial Hardship Support Policy



DUAL Australia (**DUAL**) is committed to taking extra care with customers experiencing Financial Hardship. This Policy and our practices around customer's experiencing vulnerability reflect this commitment.

DUAL staff are trained to identify customers that are experiencing financial hardship and may need extra support. That being said, DUAL encourages all customers to tell us if you are experiencing Financial Hardship – otherwise we may not find out about your circumstances and needs. Any information that you disclose to us will be treated confidentially and in line with our [Privacy Policy](#).

## What support options are available if you are experiencing Financial Hardship?

If Financial Hardship support is provided, DUAL will work with you or your representative to implement an arrangement that could include:

- Delaying the date of payment(s)
- Paying in reasonable instalments
- Paying a reduced lump sum amount
- Delaying one or more instalment payments
- Deducting the excess from a claim amount

DUAL will also adhere to the timeframes under the [General Insurance Code of Practice \(2020\)](#) (**Code**) to ensure that assistance is offered in a timely manner.

In accordance with clause 108 of the Code, please note that the support that DUAL provides does not include support in paying the premiums we have issued under an insurance policy.

## How do you access DUAL's Financial Hardship Support?

In order to apply for Financial Hardship Support, please refer to the Application Form found at the end of this Policy (**Annexure 1**). Instructions on how to complete the Form can be found in the Important Notices section on page 1 of the Form.

Once completed, please submit the form to [dualenquiries@dualaustralia.com.au](mailto:dualenquiries@dualaustralia.com.au).

If you any difficulties completing the form, please contact us on 1300 769 772 (if dialling from outside Australia +61 2 9248 6300).

Should you require the assistance of a translator or a relay officer, please also let us know. Information for such services can be found on our website [www.dualaustralia.com.au](http://www.dualaustralia.com.au) or via the links below:

- [Translating and Interpreting Service](#)
- [National Relay Service](#)

## **How to access External Specialist Support?**

In an emergency or if you are feeling unsafe, always call 000.

### **1800RESPECT 1800 737 732**

24-hour hotline for anyone who is at risk of domestic and family violence and sexual assault.

### **Lifeline 13 11 14**

24-hour crisis support and suicide prevention services.

### **Aboriginal Family Domestic Violence 1800 019 123**

A dedicated line for Aboriginal victims of crime who would like information on victims' rights, how to access counselling and financial assistance.

### **Relationships Australia 1300 364 277**

Community-based not-for-profit organisation providing support groups and counselling on relationships.

### **Ageing and Disability Abuse Helpline 1800 628 221**

A helpline for abuse, neglect and exploitation of older people and adults with disability.

### **National Debt Hotline 1800 007 007**

Free financial advice and counselling services on how to get your finances back on track during a difficult time.

### **Kids Helpline 1800 551 800**

Free private and confidential counselling services for young people aged 5 and 25.

### **Mensline Australia 1300 789 978**

Free professional 24/7 telephone counselling support for men with concerns about mental health, anger management, family violence (etc).

# Application Form

## Appendix 1 - Financial Hardship



### IMPORTANT NOTICE

**Please read the following before proceeding to complete this Form.**

#### Completing this Application

DUAL Australia (DUAL) is committed to taking extra care with customers who experience vulnerability. Please use this form if you are a customer of DUAL who would like to make a request for consideration of Financial Hardship.

#### Privacy Collection Statement

DUAL understands that privacy and confidentiality is crucial to the safety of our customers. Any information submitted in this form will be treated confidentially and in accordance with our Privacy Policy.

Our Privacy Policy contains more information about how to access and correct the information we hold about you and how to make a privacy related complaint, including how we will deal with it. By providing us with your personal information, you consent to its collection and use as outlined above and in our Privacy Policy. Ask us for a copy of our Privacy Policy via email at [privacy@dualaustralia.com.au](mailto:privacy@dualaustralia.com.au) or access it via our website using the following [link](#).

#### Assistance in Completing this Application

Should you require any assistance when completing this Application, please contact us on:

Telephone: 1300 769 772 (if dialling from outside Australia +61 2 9248 6300); or

E-mail: [dualenquiries@dualaustralia.com.au](mailto:dualenquiries@dualaustralia.com.au)

Should you require the assistance of a translator or a relay officer, please also let us know. Information for such services can be found on our website [www.dualaustralia.com.au](http://www.dualaustralia.com.au) or via the links below:

- [Translating and Interpreting Service](#)
- [National Relay Service](#)

#### Section 1

#### Details of Applicant

Applicant Name: \_\_\_\_\_

Address: \_\_\_\_\_

State: \_\_\_\_\_ Postcode: \_\_\_\_\_

Telephone No. (Home): \_\_\_\_\_ Business: \_\_\_\_\_

Email address: \_\_\_\_\_

Policy no.: \_\_\_\_\_ Claim no. (if relevant): \_\_\_\_\_

Date of application: \_\_\_\_/\_\_\_\_/\_\_\_\_

## Section 2 | Reasons for Application

1. Please provide a description outlining the reasons for your application (ie. the circumstances relating to your Financial Hardship):

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2. Please confirm what assistance you would like us to consider (for example, an extension for payment, payment by installments, waiver of debt, or other):

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3. Please provide any evidence that you consider would support your application for Financial Hardship (such as Centrelink statements, bank account statements or letters from a doctor or past employer etc.):

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**Note: We will consider all reasonable evidence that you submit. Should we require additional information from you in support of your application, we will contact you.**

## Section 3 | Declaration

### TO BE SIGNED BY THE PARTY APPLYING FOR FINANCIAL HARDSHIP

Full Name: \_\_\_\_\_

Signature: \_\_\_\_\_ Date:     /     /

### NEXT STEPS:

Please submit this Application to us via:

#### Post:

DUAL Australia Pty Ltd  
GPO Box 7101  
Sydney NSW 2001  
Australia;

or

**E-mail:** [dualenquiries@dualaustralia.com.au](mailto:dualenquiries@dualaustralia.com.au).

Alternatively, if you are unable to submit the Application via any of the methods above, please contact us on 1300 769 772 (if dialling from outside Australia +61 2 9248 6300) to make alternate arrangements.

Version	Status	Date	Reviewer	Comments
V 1.0	Final	20/11/2023	General Counsel	Formatting updates only