

## FINANCIAL HARDSHIP

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 in the Code of Practice

To find out more, visit the General Insurance [Code of Practice](#).

### Our Privacy Policy

At Strata Unit Underwriters we appreciate the importance of protecting your personal information. Our Privacy Policy complies with the National Privacy Principles set out in the Privacy Amendment (Private Sector) Act 2000 and explains how your personal information will be managed when dealing with our firm.

We will destroy your information when it is no longer needed.

If you owe us money, and you experience Financial Hardship, you may ask us to assess whether you are entitled to assistance.

We will only request information from you that is reasonably necessary to assess your application for Financial Hardship assistance.

We will notify you about our assessment of whether you are entitled to assistance for your Financial Hardship as soon as reasonably practicable. If we determine that you are not entitled to Financial Hardship assistance, we will provide you with the reasons for our decision, and information about our Complaints process.

If we determine that you are entitled to Financial Hardship assistance: we will work with you to consider an arrangement that could include:

- i) extending the due date for payment;
- ii) paying in instalments;
- iii) paying a reduced lump sum amount; or
- iv) a combination of the above options and we will confirm any agreed arrangement in writing; however, you are not automatically entitled to a release, discharge or waiver.