

If you need support with any of our insurance products or services, we are here to help you.

Financial hardship

Aspect Underwriting is committed to supporting customers when facing financial hardship. Our Financial Hardship Policy can help you access support and services when you need them most.

How we can support you

If you are in financial stress and are unable to pay money you owe to us for an insurance policy or for the excess on a claim, we may (in certain circumstances) agree to:

- offer instalment payments
- delay or extend payment terms
- put the recovery of monies on hold
- release your debt (where appropriate)
- agree with you to pay a reduced lump sum amount
- deduct an excess from a claim amount (cash settlement).

Managing our debt collectors

If you tell us you are in financial distress, we will give you information in writing about our Financial Hardship process.

How to apply for support

If you are going through financial hardship, please contact us. We will provide you with a form to apply for financial support and help you through the application process.

Alternatively, you can download the Financial Hardship Application Form located on our website and send it to info@aspectuw.com.au

Access to other information and support

Here are some free and confidential financial counselling resources that can provide advice to Australians in every state and territory:

- Contact the National Debt Helpline on **1800 007 007**
- Visit the ASIC MoneySmart website
- View the Good Shepherd Micro Finance website, for affordable financial programs to people who are financially excluded
- Visit the Financial Counselling Australia website

Financial Hardship Provisions in the Code of Practice

To find out more visit General Insurance Code of Practice 2020 (**insert a link to the General Insurance Code of Practice here**)

Contact Details

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