



While FreightInsure looks to provide support and understanding to all customers, we understand that sometimes an additional layer of support is required to those facing vulnerability and / or financial hardship.

You may be entitled to support where you are an individual:

- Insured under an insurance policy by FreightInsure, and you owe us money, including an excess;
- That we are seeking to recover money from because we believe you caused damage or loss to an individual who we cover under an insurance policy; and
- Making a claim under a policy due to an event that has caused you to also be in Financial Hardship and in urgent need of the benefits that you are entitled to under your policy.

For the purpose of this policy, Financial Hardship means difficultly meeting your financial obligations, including obligations owed to FreightInsure where the Financial Hardship has each of the following characteristics:

- Significant – the Financial Hardship represents a significant impact on your ability to meet your financial obligations. This can be either caused by your ability to generate income being impacted, or caused by additional unavoidable expenses.
- Urgent – the Financial Hardship requires immediate action to assist you to alleviate your financial situation.
- Unforeseen – the Financial Hardship is an unforeseen change to your situation and is outside your control.
- Temporary – the Financial Hardship is temporary and you expect that the financial emergency will pass.

All of the above characteristics must be present for this policy to apply.

A Financial Hardship Application form may be requested from FreightInsure, and is also available on our website: [www.freightinsure.com.au/financialhardship](http://www.freightinsure.com.au/financialhardship)

Please complete and return the form to FreightInsure, along with any supporting information or documentation which you assist in the consideration of your application. The completed application form and supporting information should be sent to the Compliance Manager: [compliance@freightinsure.com.au](mailto:compliance@freightinsure.com.au)

We will put any recovery action on hold pending the outcome of your application for Financial Hardship. We will inform you in writing of the result of your application within 21 calendar days after receiving the application and any additional information requested.

## **Our commitment to protecting customer privacy**

FreightInsure will provide for the secure and confidential handling of private and confidential information and personal information about any customers affected by vulnerability of any kind. We are here to help you and to do so discreetly.

**Additionally, FreightInsure commits to:**

- Ensuring it has systems in place to keep the customer's contact information secure and confidential.
- Giving customers access to personal information held about them in accordance with the FreightInsure Privacy Policy.
- Providing interpretive services, such as if English is your second language or you are hearing impaired.
- Providing specialist services, such as if you are experiencing domestic or family violence.

To view the FreightInsure Privacy Policy please click [here](#).