

FINANCIAL HARDSHIP POLICY

Experiencing financial hardship?

If you need to make a payment to Car Rental Insurance Pty Ltd and think you may have trouble, or are finding it difficult to meet repayments, please let us know as soon as possible so we can consider the most appropriate options to assist you.

We understand situations can sometimes arise that make it difficult to meet all of your financial commitments. If you feel you are facing financial hardship, the following process highlights how you can get in touch with us to request assistance.

We will consider every request for assistance on an individual basis and will work with you to develop a solution tailored to your circumstances.

Our process

To enable us to consider any financial issues you may be experiencing, please complete the **Financial Hardship Application form** below. This form sets out the type of information we need to be able to consider a financial hardship request.

Please complete the form below, scan the relevant supporting information and email it all to insurance@crinsurance.com.au.

Alternatively, you can post hard copies of the same information to Car Rental Insurance Pty Ltd, PO Box 1670, North Sydney NSW 2059.

Examples of documents to provide as support

As a minimum you need to provide supporting information for your main income (pay slip, Centrelink statement etc.). Depending on the circumstances of your request, we may ask you to provide further information.

The following documents may assist your application if they are relevant to your individual circumstances.

Financial situation

- Letter from employer confirming loss of employment.
- Letter from charitable organisation regarding loss of employment or inability to provide for basic necessities.
- Bank notice regarding unpaid overdraft or repossession of mortgaged property.

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- Copies of unexpected bills/payments.
- Pending disconnection of essential service/s.
- Repossession notice of essential items, e.g. car, motorcycle.
- Funeral expenses.
- Notice of impending legal action.
- Family law court document regarding changes.

Medical Situation

- Letter from doctor confirming inability to earn income due to disability, injury, illness or caring for sick family member.
- Overdue medical bills.

PLEASE NOTE: For privacy reasons, if any of the documents you provide to us contain any government identifiers such as Tax File Number etc., please blank these out before sending.

Financial counselling assistance

Sometimes you may need extra assistance to get through a difficult time. For free, confidential, independent financial advice you should contact Financial Counselling Australia online via [Financial Counselling Australia Online](#) or by calling the national financial counselling hotline on 1800 007 007.

Financial hardship provisions in the Code of Practice

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

Our Privacy Policy

The [CRI Privacy Policy](#) applies to the operations of CRI and explains how we manage your personal information. We safeguard your privacy and the confidentiality of your personal information and are bound by the Australian Privacy Principles which are set out in the *Privacy Act 1988* (Cth).

Financial Hardship Application Form

If you have any questions about the process, or if you require assistance to complete this application, please contact our National Claims Team on **1800 675 050** (Office hours Monday to Friday, 9am to 5pm except public holidays).

Reference	(Policy number/claim number/other reference)				
Please complete all sections					
Applicant (If there are more than two applicants, please complete an additional application)					
Applicant 1	Surname		Given name(s)		
Applicant 2	Surname		Given name(s)		
Postal address					
Suburb			State		Postcode
Preferred Contact No.			Email		
<i>We will use this email address for all written communication unless you advise us that you want to receive contact by post.</i>					
Dependents		Name		Age	

Hardship Details

Circumstances of Hardship

Please explain the reason for your application

Nature of Assistance

What assistance would you like Car Rental Insurance Pty Ltd to consider?

- + Extension of due date for payment. If so, when will you be able to make payment?
- + Paying in instalments. What can you afford, how often and over which period?
- + Paying a reduced lump sum. What can you afford?
- + Postponing one or more instalments. When will you be able to start/re-start making payment?
- + Other (including a combination of the above options or a possible waiver of the debt).

Please provide details of what you are seeking
