

Financial Hardship

One Underwriting Pty Ltd is committed to providing support to clients experiencing Financial Hardship.

At One Underwriting we appreciate there are times when circumstances beyond your control can make it difficult to meet all your financial commitments.

One Underwriting can assist clients who will be entitled to support in the following situations:

- an individual insured or a third-party beneficiary who owes the insurer money — including an excess — under an insurance policy issued by the insurer;
- an individual that the insurer is seeking to recover money from because the insurer believes such individual caused damage or loss to either an individual insured, or a third-party beneficiary it covers under an insurance policy; and
- a client making a claim under their policy due to an event that has caused them to also be in Financial Hardship and urgent financial need of the benefits they are entitled to under their policy.

Please note support does not include support with paying the premiums under an insurance policy issued by the insurer.

In the event you require financial hardship assistance, One Underwriting will:

- direct you to your specific insurer's Financial Hardship policy;
- notify the insurer as soon as practicable after becoming aware that you are experiencing financial hardship; and
- act on the insurer's instructions to put any action to recover an amount from the you on hold pending the outcome of their application for Financial Hardship support.

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 Debt Helpline on 1800 007 007.

At One Underwriting we take privacy very seriously. 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). For full details please refer to oneunderwriting.com.au/privacy.