

Carriers Insurance Brokers Pty Ltd
FINANCIAL HARDSHIP POLICY

UPDATED June 2026

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Important information

Approver	Operations Manager
Review cycle	Annual
Last review date/ reviewer	23/06/2026
Applies to	This policy applies to Carriers Insurance Broker's customers affected by financial hardship

Document version control

Version	Date	Comments
V1	04/10/23	First Edition
V2	23/06/26	Update to new format in alignment with suite of documents

1. INTRODUCTION

1.1. About this policy

We appreciate there are times when circumstances beyond your control can make it difficult to meet all your financial commitments.

If you're struggling to make payments to us, please let us know as soon as possible by contacting us via telephone on 02 9913 2002.

1.2. Individuals entitled to support

Financial Hardship means you have difficulty meeting your financial obligations to us.

If you are in financial stress and are unable to pay money owed to us that is not a premium, we will work to support you and provide you with an appropriate solution depending on your circumstances.

If you are in financial stress and are unable to pay your premium, then we will work with you and your insurer towards appropriate support options.

2. PROCESS

2.1. Identifying people experiencing financial hardship

We have internal policies and training appropriate to our employees' roles to help them to identify if you are experiencing financial hardship and decide how they may be able to provide support to you.

We encourage you or your representative, to tell us about your financial hardship so that we can work with you and your insurer (where applicable) to discuss your situation and the options available to support you – otherwise there is a risk that we may not find out about it.

2.2. We may ask you for some information

To help us work out how best to support you, we may ask you some questions about your situation, including information about your financial circumstances and what services you need from us.

3. EXTERNAL ADDITIONAL SUPPORT

3.1. Financial counselling

Sometimes you may need extra help to get through a difficult time. For free, confidential, independent financial advice visit Financial Counselling Australia (<http://www.financialcounsellingaustralia.org.au>) or call the national financial counselling hotline on 1800 007 007.

3.2. Assistance with translating and interpreting

Where practicable, we will provide access to an interpreter if you ask us to, or if we need an interpreter to communicate effectively with you. We will record if an interpreter is used or if there are reasons we are unable to arrange one.

We have engaged TIS (Translating and Interpreting Service) National to assist our customers or third parties that require additional assistance with language.

To find out more, click on the following link <https://www.tisnational.gov.au/> or call 1800 131 450 and ask for assistance 24hrs/day 7 days/week in your preferred language.

3.3. National relay service

Where a customer or third party requires contact to be via the National Relay Service (NRS), the following contact details are provided to assist you in contacting us:

- For Voice relay users: call 1300 555 727
- For TTY relay users: call 133 677
- For SMS relay users: SMS 0432 677 767

3.4. Financial hardship provisions in the Code

For more information on the General Insurance Code of Practice or a copy of the Code, visit <https://insurancecouncil.com.au/>.

4. Contact Us

4.1. Our Privacy Policy

The Carriers Insurance Brokers Pty Ltd Privacy Policy applies to the operations of our company within Australia and explains how we manage your personal information. For a copy of our Privacy Policy, click on the link above or visit our website at www.carriersinsurancebrokers.com.au 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.

4.2. Complaints

If you are dissatisfied with the management of your situation, you can lodge a complaint. Information about our complaint management process can be found on our website www.carriersinsurancebrokers.com.au or by contacting us at cover@carriers-ins.com.au.

4.3. Contact details

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