

# **Financial Hardship Application form**

Reference (Policy no./Claim no.)	
Name	
Postal Address	
Contact telephone number (9am-5pm)	
Email Address	

Do you wish to nominate a representative to handle your application on your behalf? If yes, complete the details below.

Name	
Preferred contact number	
Email Address	

# **Section A- Hardship Details**

Please explain the reasons/circumstances of your application. (This may include Centrelink Statements, evidence of serious illness that prevents you from earning an income, unemployment or disability, including disability caused by mental illness.)

## Section B – Nature of Assistance

What assistance would you like us to consider?

Extension of due date for payment? If so, what date do you propose?	
Paying a reduced lump sum. If so, what can you afford?	
Paying in instalments. If so, what can you afford and over what period?	
Postponing one or more instalments. If so, when can you start/re-start the payments?	
Other options (combination of above or possible waiver of the debt)	
Have you paid any amount of the debt currently? If so, how much and when?	
Do you have any additional comments or offers to complete paying this debt?	
Any additional information?	

#### Note:

For more information about Financial Hardship Provisions under the General Insurance Code of Practice: <u>http://codeofpractice.com.au/forconsumers/financial-hardship</u>.

Free, confidential, independent financial advice is also available to you via Financial Counselling Australia. <u>http://www.financialcounsellingaustralia.org.au</u> or through their counselling hotline on 1800 007 007

# Section C- Financial Hardship- Your Assessed Application Details:

What is your full name?	
What is your date of birth	
What is your home address and phone number?	
Do you own, rent or board at this address?	
Give name, address and phone number of the estate agent or landlord (renting or boarding).	
How many dependants do you have in your care?	
What is their relationship to you and what are their ages?	

Do you have investments: If yes, give details, including: • Address(es) • Value • Mortgage (naming financier and balance due) • When you bought the property • What was the price paid? • Are you intending to sell the land or building?		
Do you own or are you buying a motor vehicle?		
If yes, give the details, including: <ul> <li>The make and model</li> <li>Is the vehicle subject to finance? If yes, state: <ul> <li>The name of the financier account reference</li> <li>Reference number</li> <li>How much is owing</li> <li>When will payments be finalized?</li> <li>Value</li> </ul> </li> </ul>		
Repeat the above information for all extra vehicles that you own.		
Are you owed any money?		
If yes, give details, including amount and when it is due.		
Are you employed? If yes, give details:		
<ul> <li>The position you hold</li> <li>The name of your employer</li> <li>The address and telephone number of your employer</li> </ul>		
What income do you receive after tax and compulsory superannuation is deducted?		
What is the nature of this income? (e.g: wages, salary, commission, benefit. Etc)?	YOU:	SPOUSE/PARTNER:
Is this income received weekly, fortnightly, monthly or otherwise?		
Do you receive overtime or other allowances?	Total Income: \$	Total Income: \$

If you are unemployed, what is your source of income? (e.g. sole parent benefit, disability pension, WorkCover)?	
If unemployed, how long have you been unemployed?	
<ul> <li>What is the name of your previous employer?</li> <li>Will you be starting employment in the near future? If so, give details</li> </ul>	
What other source of income do you have?	
Give details of all sources and amounts (e.g. part-time work, casual work, dividends, rent, etc.).	
Accounts at any bank/building society/credit union, etc.	
If yes, give details of each account:	
<ul> <li>Name and address of financial institution</li> <li>Present balance of account</li> </ul>	
If account is not held solely by you, state name/address/ phone number of each other person with whom the account is jointly held.	
How much cash money do you have readily available?	
Have you any personal property or assets not previously mentioned?	
If so, give details, including:	
<ul> <li>Investment, share, debentures;</li> <li>Superannuation, live insurance policy;</li> <li>Motorboats, caravans, trailers (give descriptions of the boat, caravan, trailer, including the registration number and value);or</li> <li>Businesses</li> </ul>	
If any of this personal property or assets is held with another person, give the name and address of the other person.	

Give details of your expenses calculated on a weekly basis, including:	
<ul> <li>Rent/mortgage/board;</li> <li>Food;</li> <li>Gas/electricity;</li> <li>Clothing;</li> <li>Loan repayments etc. (give details of each loan and the balance owing);</li> <li>Credit card repayments; (give details of each card, its limits and the balance owing);</li> <li>House and contents insurance</li> <li>Municipal and water rates;</li> <li>Telephone/internet/Foxtel;</li> <li>Car expenses; (including registration, insurance and maintenance)</li> <li>Fuel expenses of running your motor vehichle;</li> <li>Education expenses; and</li> <li>Other expenses (description required)</li> </ul> Note: Total dollar value required for each item.	
If any of this personal property or asset is held with another person, give the name and address of the other person, Signature: Date:	

### This was prepared on 10 January 2023

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