



YourCover Pty Ltd ABN 35 169 038 466 AFSL 461299

Financial hardship

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 a payment to us, please let us know as soon as possible:

Insurance premiums – call 0410 066 778 Mon-Fri 8am-5pm

Any other payments – follow the steps below to make a financial hardship application and we'll consider any financial issues you're experiencing.

1. Complete your application

Complete a financial hardship application form and gather your supporting documents. You'll need to provide supporting information for your main income (payslip or Centrelink statement). The following documents may be required if they're relevant to your circumstances.

Financial situation

- Letter from former 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
- Eviction notice
- 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.

2. Submit your application

If you need help with the application process, contact our Customer Care Unit on 0410 066 778. We can take you through the process and help you complete your application, but you'll still be required to supply supporting information.

Submit your completed financial hardship application and all supporting information to the Customer Care Unit:

- **Email:** customercare@yourcover.com.au
- **Post:** YourCover Customer Care Unit, 320 Adelaide Street, Brisbane QLD 4000

Once we've received your application, we'll get back to you.

Financial counselling

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.

Financial hardship provisions in the Code of Practice

To find out more visit [2020 General Insurance Code of Practice](#).

Our Privacy Policy

The YourCover Privacy Policy applies to the operations of YourCover within Australia 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).