Financial Hardship Assistance Application Form.

Before you start:

- The application will take approximately 30-45 mins to complete
- Have your claim number handy
- Be ready to provide a detailed breakdown of your income and expenses
- Be prepared to provide a written explanation of your reason for requesting assistance

To assist us in assessing your request for Financial Hardship assistance, please complete the below details and return this form to your Claims Specialist via email at **claims@guildinsurance.com.au**

Depending on the circumstances of your request, we may ask you to provide further information.

If you would like help completing this form call us on **1800 810 213**.

Personal Details				
Full Name				
Address				
Telephone Number				
Email Address				
Preferred Method of Contact	Telephone			
	Email			
	Postal Address			
Marital Status				
Claim number				
Number and age of Dependents	**1**. Dependent age		**6**. Dependent age	
	2. Dependent age		**7**. Dependent age	
	3. Dependent age		**8**. Dependent age	
	4. Dependent age		**9**. Dependent age	
	5. Dependent age		**10**. Dependent age	
Occupation				
Employment Status (full-time, part-time, self-employed, unemployed)				
Employer				
If you would like to nominate a representative to handle your application on your behalf, please provide their details	Name			
	Telephone			
	Email			

Financial Details

A. Income you receive per fortnight

If any of the income you receive is paid monthly, please calculate what it is per fortnight and list on the right.

Wages after Tax	$
Centrelink Benefits (Family Allowance, Jobstart or Other)	$
Rent Received	$
Child Maintenance/Support	$
Other	$
Total Income Per Fortnight (**A**)	$

B. Expenses you pay per fortnight

If you make any monthly payments, please calculate what these payments are per fortnight and list on the right.

Rent and/or Mortgage Payments	$
Other Loan Payments	$
Credit Card Payments	$
Child Support Payments	$
Motor Vehicle Expenses (Petrol, Insurance, Lease Payments)	$
Living Costs (Food, Public Transport, Telephone etc)	$
Hospital/Medical Expenses	$
Other	$
Total Expenses Per Fortnight (**B**)	$

Total Income less Total Expenses per fortnight (**A** – **B**)

A less **B**	$

Financial Hardship

Please provide a description of your financial circumstances and your situation and why you are requesting assistance for Financial Hardship.

Assistance – What assistance would you like us to consider?	
Extension of due date for payment When will you be able to make payment?	
Paying in instalments What can you afford and when?	
Paying a reduced lump sum What can you afford?	
Postponing one or more instalments When will you be able to make payment?	
Other (including a combination of the above options) Please provide details of what you are seeking	

The following documents may assist your application, if they are relevant to your application and you choose to attach them:

PLEASE NOTE: If any of the documents you provide contain your Tax File Number (TFN), please blank this out.

- Bank statements
- Centrelink statements
- Payslips
- Letter from doctor confirming inability to earn income due to disability, injury, illness or caring for sick family member
- Overdue medical bills/medical expenses
- Bank notice re: unpaid overdraft or repossession of mortgaged property
- Eviction notice
- Copies of unexpected bills/payments
- Pending disconnection of essential services
- Letter from former employer confirming loss of employment
- Letter from charitable organisation re loss of employment or inability to provide for basic necessities
- Repossession notice of essential items, eg. car, motorcycle
- Funeral expenses
- Notice of impending legal action

Next steps

Once we have received this application and your supporting documents, we will assess your request as soon as possible.

If we have enough information to make a decision, we will contact you within 21 calendar days with our response.

If we require further information, we will request this as soon as possible. You need to provide this additional information to us within 21 calendar days of receiving our request. We will advise you of our decision within 21 calendar days of receiving this additional information.

If you have any questions or require further assistance, please speak to your Claims Specialist by calling **1800 810 213**.

FAQ

Why do I have to provide this information?

We use the information you provide us to assist with your financial hardship request.

What are you going to do with it?

Any information you provide Guild in conjunction with your application will be managed in accordance with the **Guild Privacy Policy (guildinsurance.com.au/privacy)**.

Will my application affect my credit rating?

Your application will not affect your credit rating. Your application and supporting information are collected and managed in accordance with the **Guild Privacy Policy**.

Will my information be kept confidential?

Yes. Please see the **Guild Privacy Policy** for details on how Guild will collect, use, manage and disclose and protect your personal information.

When will I hear of the outcome of my application?

We will provide you with a written response within 21 calendar days.

What will happen with my payments whilst my application is pending?

Once we have received your request for financial assistance, we will suspend any payments due until a decision has been reached and communicated with you.

I am applying for financial hardship, but I also need to make a claim. What should I do?

If your financial hardship is as a result of an insured event such as a natural disaster, then we may decide to either fast track your claim and/or pay you an advance amount under the benefits of your policy.

I need to make a claim, but my premium is outstanding. What should I do?

Please contact us on **1800 810 213**. We will discuss with you any options that may be available with regards to your outstanding premium.

Can I make changes to a pending application?

If you wish to make changes to a pending application, please call us on **1800 810 213**.

What if I can't provide the information you have asked for?

If you are unable to provide information or documents to support your application, please contact us on **1800 810 213**.

What options do I have if my application is declined?

a. You will be able to access our Internal Dispute Resolution team who will review the matter at your request.

b. If you're not still not satisfied or we cannot reach an agreement, you can refer your matter to the Australia Financial Complaints Authority (AFCA). AFCA is a free independent dispute resolution service for consumers who have a general insurance dispute.

Online: www.afca.org.au
Email: info@afca.org.au
Phone: 1800 931 678
Mail: AFCA GPO Box 3 Melbourne VIC 3001

Please note that the Australian Financial Complaints Authority (AFCA) can only review your complaint once you have received our Internal Dispute Resolution process response.

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GIL155606 GIL Claim Financial Hardship Assistance Application Form 09/2026