ACERTA

Financial Hardship Assistance Application Form

Before you start:

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

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

Depending on the circumstances of this request, we may ask for further information to be provided.

If you would like help completing this form call us on **1300 223 782**.

Client's 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 received per fortnight

If any of the income received 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 paid per fortnight

If any payments are made monthly, 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 the financial circumstances, including why assistance for Financial Hardship is being requested.

Assistance – What assistance would you like us to consider?	
Extension of due date for payment When will payment be able to be made?	
Paying in instalments What instalment amount can be paid and when?	
Paying a reduced lump sum What amount can be afforded?	
Postponing one or more instalments When will the next payment be able to be made?	
Other (including a combination of the above options) Please provide details of what assistance is being sought	

Examples of documents that may assist this application are listed below.

PLEASE NOTE: If any of the documents provided contain a 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 the application and relevant supporting documents, we will assess the request as soon as possible.

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

If we require further information, we will request this as soon as possible. Any additional information that we request, must be provided to us within 21 calendar days. Upon receipt of any additional information requested, we will further review the Financial Hardship application and advise of our decision within 21 calendar days.

If you have any questions or require further assistance, please speak to your broker or call us on **1300 223 782**.

FAQ

Why do I have to provide this information?

We use the information provided to assist with this financial hardship request.

What are you going to do with it?

Any information provided to Acerta in conjunction with this application will be managed in accordance with the **Acerta Privacy Policy (acerta.com.au/privacy)**.

Will my application affect my credit rating?

This application will not affect any credit rating. The application and supporting information are collected and managed in accordance with the **Acerta Privacy Policy**.

Will my information be kept confidential?

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

When will I hear of the outcome of my application?

We will provide a written response within 21 calendar days.

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

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

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

If financial hardship is as a result of an insured event such as a natural disaster, then we may decide to either fast track a claim and/or make an advanced payment as per the benefits of the policy.

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

Please contact us on **1300 223 782**. We will discuss any options that may be available with regards to any outstanding premium.

Can I make changes to a pending application?

If you wish to make changes to a pending application, please call us on **1300 223 782**.

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

If information or documents to support the application are unavailable, please contact us on **1300 223 782**.

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.

Guild Insurance Limited, Locked Bag 32010 Collins St East VIC 8003. ABN 55 004 538 863, AFS Licence No. 233791
GIL155666 Acerta Financial Hardship Assistance Application Form 09/2026