

Financial Hardship Support

PetSure is committed to supporting customers experiencing financial hardship, and we understand unexpected events beyond your control can leave you in a difficult financial position.

The following information details how we can help and the support options that may be available, as well as how you can apply for financial hardship assistance.

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

How to apply for financial hardship support

- Please contact us if you are going through financial hardship. You can reach us by calling your pet insurance customer service number or emailing us at help@petsure.com.au. We may ask you some questions to better understand your circumstances, and we will also explain the financial hardship application process to you.
- You may also be asked to complete a financial hardship application which we will provide to you. Depending on your circumstances we may require supporting documentation (such as evidence of income or financial expenses) to help us in assessing your application for support.
- Once we have received your application and any supporting documentation required, we will assess your application and let you know the outcome in writing within 21 calendar days.

When communicating with you about your application for financial hardship, where possible, we will use your preferred method of communication. If you have nominated a representative (for example a lawyer or consumer representative) we will also keep that person updated with the progress of your application for financial hardship support.

How we can support you

If we decide you are entitled to financial hardship assistance we will work with you and support available may include one or more of the following:

- fast-tracking the assessment and decision of a claim or paying an advanced amount if you have an urgent financial need;
- extending the date on which a payment is due;
- establishing a payment instalment plan;
- paying a reduced lump sum amount; or
- deferring one or more instalment payments for an agreed period.

Please note, the support outlined above does not include payment of premiums under your insurance policy.

Additional Support Available

There are also a number of free and confidential resources available which can also provide additional support and assistance:

- National Debt Helpline: 1800 007 007 (weekdays 9.30am - 4.30pm) or ndh.org.au
- ASIC MoneySmart - <https://moneysmart.gov.au/managing-debt/financial-hardship>

We recognise that some customers may also find themselves in other vulnerable situations, such as a vulnerable domestic position or illness. If you are in a vulnerable situation and you need additional support, please contact us on help@petsure.com.au for help.