

# **GLA Financial Hardship, Vulnerability and Family Violence Policy**

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## 1 Financial Hardship Policy

Great Lakes Insurance SE trading as “Great Lakes Australia” is committed to supporting customers experiencing financial hardship.

If you are experiencing financial hardship and need support with any of our insurance products or services, we are here to help you.

## 2 Support for customers experiencing financial hardship

We have processes in place to support you if you are experiencing financial hardship.

If you are having difficulty meeting your financial obligations to us, excluding payment of premium, we may in certain circumstances and subject to you demonstrating financial hardship to us:

- delay or extend payment terms
- deduct an excess from a claim amount
- offer you instalment payments
- put the recovery of monies on hold
- release your debt (where appropriate).

### 2.1 How to apply for financial hardship support

If you are experiencing financial hardship, please contact us:

Phone: (02) 9272 8000

Email: [claims@gla.com.au](mailto:claims@gla.com.au)

If you are not satisfied with any decision we make, you can access Great Lakes Australia’s complaint and dispute resolution process at: [disputes@gla.com.au](mailto:disputes@gla.com.au)

### 2.2 Natural disaster and fast tracking your claim

If a natural disaster is the cause of you having to make a claim under your policy and you are in financial hardship, we will look to fast track the assessment of your claim.

### 2.3 Access to other information and support

You may also wish to consider the following free, independent and confidential financial counselling resources that can provide advice to you if you need further support:

- Contact the not-for-profit [National Debt Helpline](#) on **1800 007 007**
- ASIC [MoneySmart](#) website.

### 2.4 Referral services for vulnerable customers

If you are experiencing domestic and family violence, stress or mental health issues or require translation services there are referral services that can help:

## Domestic and family violence

### Emergency

If you or your family are in immediate danger, please call the police on 000

### 1800 RESPECT

National sexual assault, domestic and family violence counselling and information referral service, available 24 hours a day, every day of the year.

**Phone:** 1800 RESPECT or 1800 737 732 (24-hour)  
**Website:** [www.1800respect.org.au](http://www.1800respect.org.au)

## Language & Translation Support

Government Translation and Interpretation Service

Immediate phone interpreting (24 hours, every day of the year)

Call 131 450 (within Australia)  
Call +613 9268 8332 (outside Australia)

## Stress and mental health

### Beyond Blue

Provides support to those experiencing issues associated with depression, suicide, anxiety and other related mental disorders.

Call 1300 224 636 (available 24/7)

Visit the Beyond Blue website for further information at [www.beyondblue.org.au](http://www.beyondblue.org.au)

### Lifeline

National charity providing all Australians experiencing a personal crisis with access to crisis support and suicide prevention services.

Call 13 11 14 (available 24/7)  
Website: [www.lifeline.org.au](http://www.lifeline.org.au)

## Addiction

Counselling Online

Free counselling for alcohol or drug use or anyone concerned with use by a family member or friend.

Referrals to state -based services

Website: [www.counsellingonline.org.au](http://www.counsellingonline.org.au)  
(24-hour online counselling and SMS support)

This Vulnerability, Family Violence and Financial Hardship Policy applies to policies underwritten and issued by Great Lakes Insurance SE (ARBN 127 740 532, ABN 18 964 580 576, AFSL318603) trading as "Great Lakes Australia".

Great Lakes Australia is a branch office of Great Lakes Insurance SE, a limited liability company incorporated in Germany and a wholly owned subsidiary of Münchener Rückversicherungs-Gesellschaft AG ('Munich Re'), part of Munich Re (Group). Munich Re (Group) is one of the largest insurance groups in the world.