Financial Hardship Policy

This document provides a framework and a reference for external support for persons who experience financial hardship.

About Mirabelle Underwriting Agencies Pty Ltd (Mirabelle)

Mirabelle is a corporate authorised representative of Specialist Underwriting Agencies Pty Ltd (SUA). Mirabelle acts on behalf of certain insurers. Where the relevant insurer is subject to the 2020 General Insurance Code of Practice, 5 October 2021 version (the 2020 Code), certain Financial Hardship obligations apply to them under the Code. The code may be found at 2020 General Insurance Code of Practice.

Any reference to "we", "our" and "us" is to the relevant insurer(s) Mirabelle is acting on behalf of.

Who is entitled to apply for financial hardship support?

The obligations under the Code only apply in relation to:

- an individual Insured or a Third-Party Beneficiary (as defined in the Code who owes us money, including an excess, under an insurance policy we have issued; or
- an individual where we are seeking to recover money from them because we believe they caused damage or loss to either an Insured, or a Third-Party Beneficiary who we cover under an insurance policy.

These are referred to as "you" and "your" below.

Insured means a person, company or entity holding, or seeking to hold, a general insurance product covered by the Code. It excludes a Third-Party Beneficiary.

Third Party Beneficiary means a person, company or entity who is not an Insured but who is seeking to be, is specified to be, or is referred to as, a person to whom the benefit of the insurance cover extends. The relevant product must be covered by the Code. The person, company or entity may be specified by, or referred to by, name or otherwise.

We encourage you or your representative to tell us about your Financial Hardship so that we can work with you to discuss your situation and the options available to support you, otherwise there is a risk that we may not find out about it.

Mirabelle Underwriting Pty Ltd | ABN 93 627 823 910
A corporate authorised representative (AR 001284118) of
Specialist Underwriting Agencies Pty Ltd (ABN 18 010 862 754 | ASFL 231104)

info@mirabelle.com.au
www.mirabelle.com.au
(02) 40561460

What is financial hardship?

Financial Hardship is where you have difficulty meeting your financial obligations to us. We consider you to be experiencing Financial Hardship when you are willing to meet your financial obligations to us, but your current financial circumstance do not make this possible. This may be due to several reasons including, but not limited to:

- Death of a family member
- Serious illness
- Family violence
- Unemployment
- Reduced income

If you are experiencing Financial Hardship and you owe money to us or you are in urgent financial need of the benefits you are entitled to under a policy you have with us due to an event for which you are making a claim, contact us to see if you qualify for support:

Claims Manager
Specialist Underwriting Agencies Pty Ltd
PO Box 324
CLAYFIELD QLD 4011

Tel: 07 3624 9400
Email: claims@sua.com.au

We will request information to assess your request for Financial Hardship support within 15 working days of receipt of all relevant information.

Please Note: *Financial Hardship support does not apply to the payment of premiums under an insurance policy we have issued. If you are having difficulty paying your premium please contact your Insurance Broker.*

National debt helpline

Free, confidential, independent financial advice is available to you through the National Debt Helpline on 1800 007 007.

Privacy

We are committed to your privacy. We use the information you provide to assist us with your insurance needs.

We will provide your information to insurance underwriters, brokers and agents that provide insurance quotes and offer insurance terms to you, or the companies that deal with your insurance claims.

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We do not trade, rent or sell your information. If you do not provide us with all information, we cannot properly review your request for financial hardship support.

Mirabelle's Privacy Policy can be found on the website www.mirabelle.com.au.

SUA's Privacy Policy can be found on the website at www.sua.com.au.

Support services

Free independent confidential financial advice is available through the following:

- The National Debt Helpline on 1800 007 007
- ASIC MoneySmart website https://moneysmart.gov.au/
- Financial Counselling Australia www.financialcounsellingaustralia.org.au
- Lifeline www.lifeline.org.au
- Beyond Blue www.beyondblue.org.au

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