

FINANCIAL HARDSHIP SUPPORT

ATC is committed to supporting customers who are experiencing financial hardship. In line with the General Insurance Code of Practice, customers may be entitled to financial hardship support.

Financial hardship under the Code means when a customer is having difficulty meeting their financial obligations to us.

You may be entitled to financial hardship support if you are:

1. An individual insured or third-party beneficiary who owes us money under an insurance policy we have issued (this may include the payment of an excess); or
2. An individual and we are seeking to recover money from them because they have caused damage or loss to either an insured or third-party beneficiary who we cover.

Financial Hardship assistance may include:

1. Delaying the date on which a payment must be made;
2. Paying us in instalments;
3. Paying a reduced lump sum amount;
4. Delaying one or more instalment payments for an agreed period; and/or
5. Deducting the excess from the claim amount we pay.

In order to apply for financial hardship support, eligible customers are required to complete ATC's Financial Hardship Application Form.

If you have any questions about the application process or how to complete this application form, please contact our office on (03) 9258 1777 or by Email (info@atcis.com.au).

Further Support Services

The National Debt Helpline (ndh.org.au) is a not-for-profit service helping customers get back on track with their finances. They can connect you with professional financial counsellors who offer a free, independent and confidential service.