

Our commitment to our customers - Financial Hardship

If you are suffering financial hardship (except with regards to paying the premiums under an insurance policy) we will work with you to identify how best to support you, and the following Complaints Resolution Process details will also apply. We will:

- provide you with a form for you to apply for financial hardship support
- give you contact details for the National Debt Helpline if you require them
- keep you or your nominated representative informed of the progress of your application, where possible using your preferred method of communication
- consider all reasonable evidence supporting your application
- tell you if we need additional information to support your application, which you will need to provide within 21 days
- put recovery action on hold if applicable while we assess your application
- tell you in writing of our decision about whether to give you Financial Hardship support within 21 calendar days of receiving all requested information and
- tell you in writing, about our complaints process in case you are not satisfied with the outcome of your application.

If you tell us that you intend to declare bankruptcy, then we will work with you to agree on the amount owed.

When we first communicate with you about any money owed, we will provide you with information:

- to show that the amount we are seeking to recover is fair and reasonable
- about our financial hardship process and
- about how to contact us in case you have any questions.

These financial hardship provisions also apply to any collection agent or solicitor collecting money for us.

Complaints resolution process

If you have a complaint about your claim or the service you have received from us, please contact us directly on 1300 728 012, email us at customer-relations@travelinsurancepartners.com.au or write to us at: Travel Insurance Partners, PO Box 168 North Sydney, NSW, 2060, Australia.

What we will do

When you first let us know about your complaint or concern, we will listen to you, consider the facts and respond to you within 5 business days. Provided we have the information we need, we will advise you of the outcome of this review and detail the reasons for our decision, within 5 business days of receiving the complaint.

If you are not satisfied with our response you may have the matter reviewed through our internal complaint review process, which is free of charge. This may be conducted by Travel Insurance Partners' Internal Dispute Resolution Officer or referred to their delegate at Zurich Australian Insurance Limited. If you request your complaint to be reviewed and we have all the information required, we will respond, in writing within 15 business days of the day you advised us that you wished to have the matter reviewed by our internal complaint review process.

Our final review and decision will not exceed 30 calendar days from the date you first made your complaint to us. If we cannot meet this timeframe because additional information or investigation is required, we will notify you within the 15 business days and seek to agree an alternative timeframe with you. We will keep you informed of the progress of your complaint at least every 10 business days.

External Dispute Resolution

We subscribe to the independent External Dispute Resolution scheme administered by the Australian Financial Complaints Authority (AFCA), which is available to customers and third parties who fall within the AFCA Complaint Resolution Scheme Rules. If our decision on your complaint does not resolve your complaint to your satisfaction, or if we do not resolve your complaint within 30 calendar days of the date we first received your complaint, you may refer your complaint to AFCA. If you wish to do so, you should refer your matter to AFCA as early as possible, as time limits can apply. If AFCA advises you that they cannot assist you, you can seek independent legal advice or access any other External Dispute Resolution options that may be available to you, for example by contacting the Department of Fair Trading, your solicitor or local court as you may be able to have the matter resolved by:

- Small Claims Court or Tribunals
- formal legal proceedings out of the District or Supreme Courts
- mediation.

Contact details for AFCA:

Online: www.afca.org.au

Email: info@afca.org.au

Mail: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Phone: 1800 931 678

Your privacy

We collect, use, process and store Personal Information and, in some cases, Sensitive Information about you such as health information, in order to comply with our legal obligations, assess your application and, if your application is successful, to administer the products or services provided to you, to enhance customer service and product options and manage a claim.

For further information about Travel Insurance Partners' Privacy Policy, please refer to the Privacy Policy page on our website travelinsurancepartners.com.au/privacy-statement, contact us by telephone on 1300 728 012, by email at privacy.officer@travelinsurancepartners.com.au or by post to 'Privacy Officer', Travel Insurance Partners, PO Box 168 North Sydney, NSW, 2060, Australia.