

SEDGWICK AUSTRALIA

Financial Hardship Statement

November 2023

At Sedgwick, we understand that financial difficulties can arise unexpectedly and impact on our customers and their families. We are committed to providing support and assistance to our customers who are experiencing financial hardship. Our aim is to help you navigate the financial hardship process with your individual insurer during challenging times.

We recognise that financial hardship can result from various circumstances such as:

- Unemployment
- Illness
- Family and domestic violence
- Natural disaster
- Significant life event

Our team is here to listen, empathise and work with you and your insurer to find suitable solutions to meet your specific needs and circumstances.

When faced with financial hardship, we encourage you to tell us as soon as possible. We are committed to treating customers experiencing financial hardship fairly, with respect and without judgement.

We understand that each situation is unique and will work with you and your insurer to find the most appropriate and manageable solution to your circumstance. Financial support provided by your insurer may include:

- Flexible payment arrangements
- Fast tracked claims assessment
- Premium adjustments
- Excess modifications
- Referral to the National Debt Helpline for further financial assistance.
- Or a solution tailored to your specific circumstances.

We assure you that all information provided during the financial hardship process will be handled with the utmost confidentiality and in compliance with privacy laws and regulation. We will not disclose any personal or sensitive information without your explicit consent, unless required by a law or regulation. If consent is not provided, it may limit the ability for Sedgwick to discuss your circumstance with your insurer.

If you are experiencing financial hardship, we encourage you to contact your claims handler or our Customer Care Manager via au-sed-customer@sedgwick.com. Our team are ready to listen, understand your situation and provide the necessary guidance to help you navigate this challenging time.

We are here to support you and help you access services you need. Together, we will find a way forward.