

Claims Financial Hardship Customer Information Sheet

We are here to support you

Our team of specially trained staff are here to assist you and are trained in identifying if you are experiencing Financial Hardship. We also encourage you or your representative to tell us if you are experiencing Financial Hardship so that we can discuss your individual circumstances and options available to support you.

Our financial hardship application process

- You can apply for financial hardship assistance via our online form by visiting <https://www.racq.com.au/support/supporting-vulnerability> or by phoning us on 13 7202.
- We will put any collection action on hold until we have assessed your application for Financial Hardship and provided you with an outcome on your application.
- Upon receiving your application one of our consultants will contact you to discuss your individual circumstances. At this time, we will confirm the information within your application and may ask you to provide additional documentation to support your application.
- If additional documentation is requested by us, we will provide this request in writing. If you cannot provide this documentation, please phone us on 13 7202.
- Once we have the information we require, we will assess your application and provide our decision in writing within 21 calendar days.

Information we request

We will only request information that is reasonably necessary for us to assess and make a decision in relation to your financial hardship application.

What happens when the decision is made?

Once we have made our decision, we will provide this to you in writing. We will also contact you to ensure you understand this decision. Should your financial situation change after our decision has been communicated you should contact us on 13 7202.

Additional Assistance

We also offer additional support services for customers experiencing vulnerability. This may be due to family/domestic violence, mental health, cultural backgrounds and/or language/communication barriers.

More details on ways we can assist you can be found on our website <https://www.racq.com.au/support/supporting-vulnerability>.

Our internal dispute resolution process

We aim to provide a high standard of service to all of our customers. However, if you're not happy with our decision or the way we have managed your claim, then you can make a complaint and ask for the matter to be reviewed. The enclosed *Customer Information Sheet* provides more details about our internal dispute resolution process.

Complaint Process Customer Information Sheet



Our dispute resolution process is free and can be accessed through our website, webchat, email or telephone. You may also wish to have a representative help you lodge and manage your complaint.

Contact us

 Write to us	 Online or Email us	 Call us
RACQ Insurance Member Relations PO Box 3004 Logan City DC QLD 4114	Submit your complaint online www.racq.com.au/contact-us/feedback-and-complaints Or email us racqidisputeresolution@racq.com.au	• 13 1905; or • 13 72 02 for insurance claims

We are here to help

Once we have received your complaint we will acknowledge it as soon as we can. We will attempt to resolve your complaint as quickly and fairly as possible.

We have a dedicated internal dispute resolution process where we will work with you to resolve your complaint within 30 days.

RACQ understands some people may experience vulnerability at some point in their lives and may require special help or care. Our team are trained to support you, see our website for more information www.racq.com.au/support/supporting-vulnerability.

External support

If we have not provided a resolution to your satisfaction, or we exceed the timeframe specified above, you can refer your complaint to the Australian Financial Complaints Authority (AFCA).

The Australian Financial Complaints Authority provide an independent external dispute resolution service.

Australian Financial Complaints Authority

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

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