# Keystone Underwriting Pty Ltd
# Financial Hardship Statement

## What is Financial Hardship?

Financial Hardship means you are having difficulty meeting your financial obligations. If you owe us money or owe us a debt relating to claim event and are unable to pay, you can apply for financial hardship support.

## How can Keystone help?

**Fast-tracking your claim**

Where the event that caused you to make a claim under your policy also caused you to be in urgent financial need of the benefits you are entitled to under that policy, let us know us about your situation. We may:

- Fast-track our assessment and processing of your claim
- Provide you with an emergency payment to provide for your immediate needs

**If you owe us money, depending on your circumstances we may:**

- Deduct an excess from your claim amount
- Place a recovery on hold
- Delay the date a payment may be due to us
- Offer instalment payments
- Agree a reduced lump sum amount
- Discharge a debt

## How to apply for Financial Hardship Support?

If you are going through financial hardship, please contact us as soon as possible, to let us know about your situation:

Keystone Underwriting Pty Ltd
104/266-268 Bay Road
Cheltenham, VIC 3192
Phone: 1300 946 530
Email: admin@ksua.com.au