



Berkshire Hathaway  
Specialty Insurance

## BHSI Financial Hardship Support

Financial hardship can impact us all, at any stage in our lives. Financial hardship means you are having difficulty in meeting your financial obligations to us.

### HOW BHSI CAN SUPPORT YOU

If you owe us money including excess on a claim or owe us a debt related to a claim event and are unable to pay, you can apply for financial hardship support. Depending on your circumstances we may:

- Place recovery on hold
- Delay the date a payment may be due to BHSI
- Put in place an instalment payment plan where practical
- In select circumstances release, waive or discharge a debt to BHSI

These measures are also available if we are already working with you regarding such a debt. Ask for information about our financial hardship process.

### URGENT FINANCIAL ASSISTANCE

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

### HOW TO APPLY FOR SUPPORT

If you're going through financial hardship, feel free to email us on [claimsnoticeaustralia@bhspecialty.com](mailto:claimsnoticeaustralia@bhspecialty.com) and let us know about your situation.

### ACCESS TO SUPPORT SERVICES

[National Debt Helpline](#) is a not-for-profit service helping customers suffering financial difficulty to get back on track with their finances.

You can visit [National Debt Helpline](#) or call them on 1800 007 007 for free confidential and independent financial advice.