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FINANCIAL HARDSHIP – INFORMATION FOR CLIENTS

preparation date: 18 Oct 2026

Sure Insurance Pty Ltd trading as Castle Insurance (Castle, us, we, our) is committed to supporting customers who are experiencing financial hardship.

We understand that financial hardship can be experienced at different times and for different reasons. We are committed to engaging with you to find solutions and provide support during these times. Our employees are trained to assist vulnerable customers who may be experiencing financial hardship.

Individuals entitled to support

You may be entitled to support because you are suffering Financial Hardship if you are:

- an individual Insured or a Third Party Beneficiary who owes us money — including an excess — under an insurance policy we have issued; or
- an individual and we are seeking to recover money from you because we believe you caused damage or loss to either an Insured, or a Third Party Beneficiary who we cover under an insurance policy.

You have a right to ask us to fast-track a claim if you have an urgent financial need. Once assessed and accepted we will help by paying you in advance an amount to help ease your urgent financial needs.

Identifying people experiencing Financial Hardship

We encourage you or your representative to tell us about your Financial Hardship so that we can work with you to discuss your situation and the options available to support you — otherwise there is a risk that we may not find out about it.

You can contact us in one of the following ways to discuss your options for financial hardship support and we will work with you to determine the best way we can support you:

- Visiting www.castleinsurance.com.au, or
- calling us on 1300 265 735

Assessing your request for Financial Hardship support

When we are assessing your request for Financial Hardship support, we will consider all reasonable evidence — for example:

- evidence of serious illness that prevents you from earning income;
- evidence of a disability, including a disability caused by mental illness;

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- if you are a Centrelink client, your Centrelink statements; and
- evidence of your unemployment.

We will request information from you only if it is reasonably necessary for us to assess your application for Financial Hardship support. If, after we receive your application for Financial Hardship support, we need more information from you before we can make our decision, then we will:

- tell you the information we need as early as possible; and
- be specific about the information we need.

You have 21 Calendar Days from the date of our request to provide that information to us unless we have agreed to a different timeframe.

Making our decision

We will tell you in writing of our decision about whether to give you Financial Hardship support within 21 Calendar Days after we receive your application, unless we have asked you to provide us with more information.

If we do ask you for more information under paragraph and:

- you provide all information we requested, then within 21 Calendar Days of receiving it we will tell you in writing, our decision about whether to give you Financial Hardship support; or
- you do not provide all information we requested within 21 Calendar Days (or by a later date we agree to), then within 7 Calendar Days of that deadline passing, we will tell you in writing, our decision about whether to give you Financial Hardship support.

If you are entitled to Financial Hardship support

If we decide you are entitled to Financial Hardship support, then we will work with you to implement an arrangement that could include any one or more of the following:

- delaying the date on which the payment must be made;
- paying us in instalments;
- delaying one or more instalment payments for an agreed period;
- deducting the excess from the claim amount we pay you;
- waiving cancellation fees.

If we agree you are entitled to Financial Hardship support, but we are unable to agree about how you can be supported, then we will tell you in writing, about our Complaints process.

Releasing your debt

If we decide you are entitled to Financial Hardship support, then you may ask us to release, discharge, or waive a debt or obligation. However, you are not automatically entitled to this. If we agree to release, discharge or waive a debt or obligation, then we will confirm this with you in writing. You can ask us to notify any financial institution with an interest in your insurance policy that you are entitled to Financial Hardship support and, if applicable, that we have released,

discharged or waived a debt or obligation. If you ask us to do this, then we will tell them about this in writing.

If you are not entitled to Financial Hardship support

If we decide that you are not entitled to Financial Hardship support, we will tell you the reasons for our decision and about our Complaints process. Where possible, we will tell you this in your preferred method of communication. If your circumstances change, then you may re-apply for Financial Hardship support in relation to the amount you owe. However, for any further application you make, it will be at our discretion whether we again put any recovery action on hold.

Standards for collecting money

We, as well as any Collection Agent or solicitor collecting money for us, will comply with the Debt collection guideline: for collectors and creditors published by the Australian Competition and Consumer Commission and the Australian Securities and Investments Commission.

We, as well as any Collection Agent or solicitor collecting money for us, are required to:

- understand the Financial Hardship requirements in the Code; and
- receive training to help identify whether you might need Financial Hardship support.

When we, our Collection Agent or solicitor, first communicates with you about any money owed, then we will ensure that this communication will provide you with information to show that the amount we are seeking to recover from you is fair and reasonable. This may include:

- information on the relevant loss and/or damage and the claim;
- the actual cost of completed repairs; and
- the evidence we relied on when we calculated the amount.

This communication will also include:

- information about our Financial Hardship process; and
- contact details to enable you to contact us to discuss Financial Hardship support or if you have any questions.

If our Collection Agent or solicitor communicates with you about money owed, then that communication will identify us as the insurer that they are acting on behalf of and will specify the nature of our claim against you. If you tell our Collection Agent or solicitor that you are experiencing Financial Hardship, then they must notify us and give you information in writing about our Financial Hardship process.

Bankruptcy

If you tell us that you intend to declare bankruptcy, then we will work with you (or your representative) to agree on the amount owed. We will also give you written confirmation of that amount for the purposes of your declaration of bankruptcy. If we cannot agree on an amount, then we will provide details of our Complaints process in writing.

Additional Support

Additional support is available and we may refer you to one of those services where appropriate. Contact phone number and links to websites of some of those services are listed below:

Moneysmart

Moneysmart is a Federal Government website, brought to you by the Australian Securities and Investments Commission (ASIC), the corporate, markets, financial services and consumer credit regulator in Australia.

Moneysmart is committed to helping Australian of all ages, backgrounds and incomes to increase their financial wellbeing.

https://moneysmart.gov.au

National Debt Hotline

National Debt Helpline is a not-for-profit service that helps people tack their debt problems. Their professional financial counsellors offer a free, independent and confidential service.

Phone: 1800 007 007 (9:30am-4:30pm AEST, Monday -Friday)

Website: ndh.org.au

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