**Financial Hardship Template**

Use this letter if you have financial hardship and are not able to pay your insurance excess.

The letter can be mailed or emailed.

The areas highlighted and in brackets require you to input your own information.

[Your Insurance Company Name]

[Address]

[Date]

Dear Sir/Madam

**Financial hardship request under Part 10 of the General Insurance Code of Practice**

[Your Claim number/Policy number]

I am unable to pay my excess because I am in financial hardship.

[Choose 1 of the following options]

Please take my excess out of any cash settlement at the end of my claim.

Or

Please allow me to pay my excess by instalments of [say how much you can pay each month] a month for [say how many months you will need to pay] months.

I look forward to hearing from you within 10 business days. Please confirm that you will continue to process my claim delay.

Regards

[Your signature]

[your name and address]