

Natural Disaster Financial Hardship Suspension – criteria and terms

While we assess each and every application on a case-by-case basis, there are a few key criteria to be aware of. Please get in touch with us so we can talk you through your options.

Key criteria:

- Available to Westfund members on all covers (except Ambulance and Overseas products) who have been with us for 12 consecutive months or more
- To apply for this suspension, your primary residence needs to be in area officially declared as a natural disaster zone by the relevant State or Federal Government, and
 - Your primary residence has been destroyed or sustained major damage, or
 - Your usual working hours have reduced by 30 per cent or more as a direct result of the disaster, or
 - You are self-employed and your business turnover has reduced by 30 per cent or more as a direct result of the disaster, and
 - You are able to provide supporting material (letter from your employer or tax agent) as verification.
- Major damage to your primary residence means that (as a direct result of the disaster)
 - The interior of the residence has sustained major damage or experienced sewage contamination
 - The residence has been declared structurally unsound
 - The residence has been breached, exposing the interior residence to the elements
- Assessment is based on provision of a member declaration and supporting document from an employer or tax agent
- Members should understand that suspension of their membership means:
 - You will not be able to submit claim for any services during the period of suspension.
 - The suspension period will not be included as time served for any waiting periods.
 - Suspension may have Medicare Levy Surcharge implications if your income exceeds the relevant threshold.
 - Continuity of your cover for the purposes of Lifetime Health Cover is subject to Westfund's Fund Rules.
 - A minimum of six months must elapse from the end of a previous suspension period for Financial Hardship as a result of a Natural Disaster before a new suspension can be applied.

If you are under financial stress and would like to learn more about your options, please speak with one of our friendly staff members who are here to help.