1. Purpose

This Policy applies in cases where a person or persons have made an Insurance Claim against Council, the claim has been investigated and a decision made that Council is not liable and the person or persons have further requested that Council consider compensation on the basis of financial hardship.

2. Background

Council cannot be held liable under all circumstances for damage or loss that might occur to members of the community. The community themselves carry certain obligations to be aware of measures that they can take to minimize the potential for financial hardship. Some of these obligations are legislated, as in the case of the Road Safety Act where Road Users…”must drive in a safe manner having regard to all relevant factors”.

Council is however responsible to the broader community and is mindful that hardship cases may exist and accordingly may consider applications for assistance in cases of genuine financial hardship in accordance with the criteria outlined in this Policy.

There are a number of Council and other State or federally funded services which may be able to assist a person(s) meeting the criteria. The Department of Human Services (DHS) sometimes makes available “Personal Hardship Grants” to assist individuals and families affected by a significant storm event or emergency.
3. Scope
This Policy will only apply where a person or persons has made an insurance Claim against Council and have had their claim denied.

4. References
- Risk Management Policy
- Risk Management Strategy

5. Definitions
Not applicable

6. Council Policy
The following sections describe the criteria of persons who will be considered for financial assistance and the associated decision making process.

**Financial Hardship Assistance Criteria**

Applicants seeking assistance on claims of financial hardship will be considered where they fall into the following criteria:

- People in receipt of the following assistance
  - Government pension, ie., disability or aged
  - Unemployment benefits
  - Youth allowance
  - Health care card holder
  - On arrival papers (refugees or newly arrived); and
- Local City of Greater Dandenong resident

Working aged persons in employment will generally only be considered for assistance in exceptional circumstances.
Process Chart

The following Process Chart sets out the administrative steps that will be followed in assessing claims for financial hardship.

Insurance claim made against Council

Insurance Co-ordinator investigates claim to establish liability

Council Liable?

YES

Liability accepted and claim processed

NO

Liability denied

Request received from claimant to consider compensation on basis of financial hardship

Assess the request based on the criteria of the applicant and in the first instance direct applicant to whatever services may be available from Council or other Agencies

Where appropriate services not available or insufficient to relieve genuine financial hardship the Chief Executive Officer can consider an ex-gratia payment based on the merits of the individual situation

In conjunction with the above, Councillors can consider use of Occasional Grant Funding and Donations Program for ex-gratia payments on the advice of the Chief Executive Officer

7. Related Documents

No related documents