



# Greater Dandenong Policy

## RISK MANAGEMENT

### Assessment of Claims for Financial Hardship

EDRMS Objective No.	A37084	Authority:	CEO
Directorate:	Corporate Services	Responsible Officer:	Manager Organisational Sustainability
Policy Type:	Discretionary	Version Number:	03
First Adopted by Council:	13 October 2008 Minute No. 1101	Last Adopted by Council:	11 November 2013 Minute No. 382
Review Period:	Biennially	Next Review:	November 2015

#### 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.



# Greater Dandenong Policy

## 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

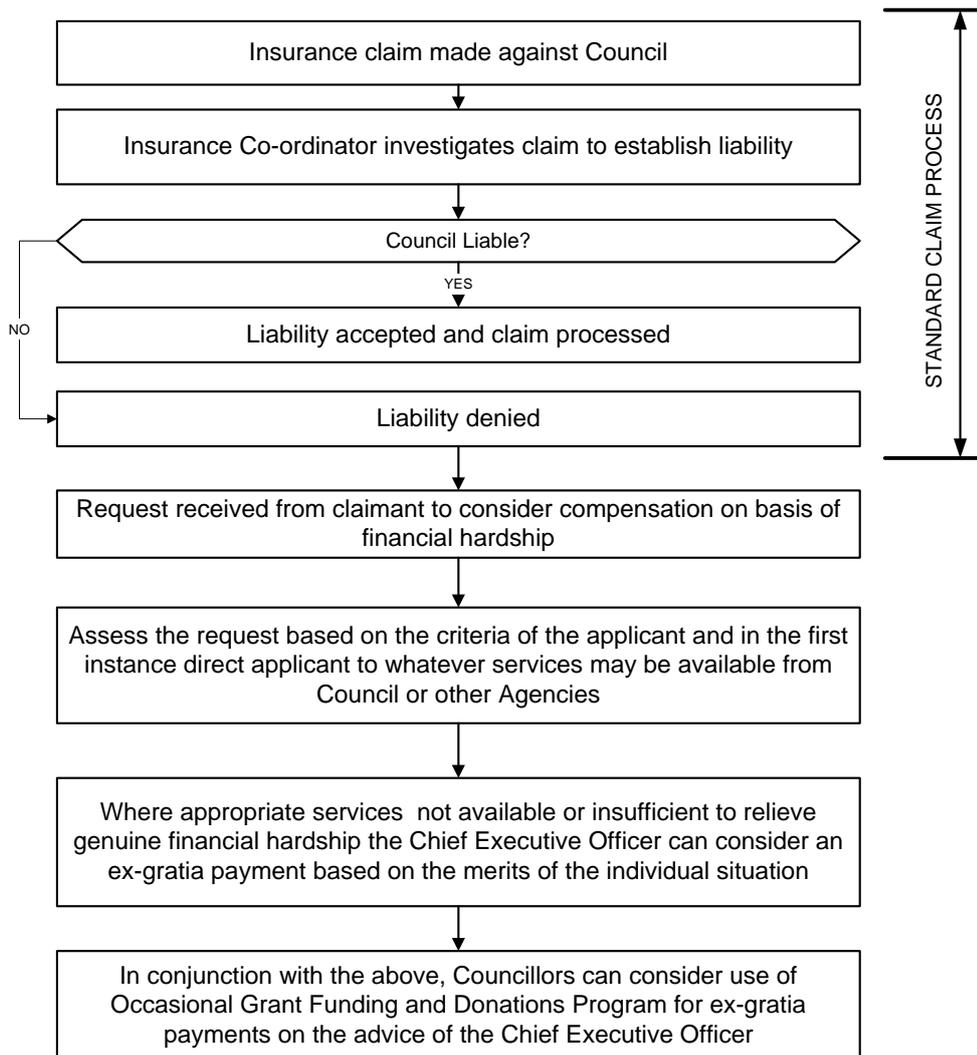
Working aged persons in employment will generally only be considered for assistance in exceptional circumstances.



# Greater Dandenong Policy

## Process Chart

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



## 7. Related Documents

No related documents