

Additional information



Read on to find out more about Consumer Credit Insurance (CCI), what it does and doesn't cover, what information we may need from you to look into your eligibility to make a claim and how we can help.

What is Consumer Credit Insurance (CCI)?

CCI is designed to help cover your repayment obligations if you can't work because of sickness, injury or disease or if you lose your job or pass away.

What does CCI cover?

1. Job loss claims

If you are employed full time, part time, or as a contractor, the termination of your employment by your employer as a result of any of the following:

- redundancy – including if you've lost your job or have been stood down as a result of the COVID-19 pandemic
- shortage of work, or
- unsatisfactory work performance.

If you are self-employed or in a business partnership it means:

- your business ceasing to trade due to actual or imminent insolvency or business factors beyond your reasonable control and being wound up or placed in the control of an insolvency administrator, or
- your status as a partner is discontinued without your actual or implied consent, agreement or approval (for example, if you are voted out of the partnership without your consent) and you cease to work in connection with that business.

Please note: while our policy usually doesn't cover job loss for people who are self-employed or in a business partnership because their business temporarily ceases to trade, we have decided that this exclusion will not apply to our existing customers.

Therefore, if you ceased work because your business stopped trading for a time you may be able to claim

2. Unfit for work claims

This means that you were certified by a registered medical practitioner as having contracted a sickness or disease, or sustained an injury, that prevents you from carrying out the duties of your usual job, and you are not working.

3. Death

This means that we will pay the balance outstanding at the date of your death, up to \$100,00 if you have Personal Loan protection, up to \$75,000 if you have Flexi Loan repayment protection and up to \$50,000 if you have Credit Card repayment protection.

What doesn't CCI cover?

The table over the page shows the exclusions that apply to your CCI policy and their relevance to each type of cover is indicated with a (x) in the applicable column. So for example, if you voluntarily resign, you aren't covered and no payment will be made for job loss.

Exclusions	Unfit for work	Job loss	Death
If you were employed by more than one employer at the time you lose your job and you continue to be employed by at least one of those employers.		x	
If you become unfit for work as a result of sickness, injury or disease occurring within 180 days of the commencement date for which medical advice or treatment had been sought or obtained by you during the 180 days prior to the commencement date.	x		
If you lose your job as a result of voluntary redundancy.		x	
If you lose your job as a result of voluntarily resigning or abandoning your employment.		x	
If you have been engaged in seasonal or contract work and your employment ceases at the end of that season or contract.		x	
If you were hired to complete a specified task or to work for a specified period and your employment ceases at the end of that task or period.		x	
If you are self-employed or in a business partnership and your business temporarily ceases to trade.		x	
If you were in a business partnership and your status as a partner automatically discontinues under law or the relevant partnership agreement.		x	
If you become unfit for work as a result of pregnancy or childbirth.	x	x*	
If you lose your job as a result of industrial stoppage or you being on strike.		x	
If you die as a result of suicide within 14 days of the commencement date.			x
If you become unfit for work, lose your job, or die as a result of war or warlike activities, civil war, rebellion, revolution, insurrection or the use of military or usurped power, unless you die on war service.	x	x	x
If you become unfit for work, lose your job, or die as a result of the use, existence or escape of nuclear, material or waste or ionising radiation.	x	x	x

* This is also listed as an exclusion for Job Loss in the Flexi Loan Repayment Protection Product Disclosure Statement

How do I lodge a claim?

Lodging a claim is simple:

- For unemployment and job loss claims, download the [unemployment/job loss claim form](#) or complete the online [unemployment/job loss claim form](#)
- For unfit for work claims, download the [unfit for work claim form](#)
- For a death claim, a claim form isn't required but a certified copy of the death certificate will need to be provided
- These forms can also be found online at westpac.com.au/cci-hub, alternatively, you may [visit a branch](#) to collect and lodge a claim form.

Where can I get more information?

If you have any questions, contact our CCI team on 1300 305 692 between 8.45am and 5.00pm (Sydney time) Monday to Friday, or send us an email at CCITeam@westpac.com.au.

We also have a dedicated website with additional information. Visit westpac.com.au/cci-hub for your product's Product Disclosure Statement (PDS), which provides details on what your CCI policy does and doesn't cover. You'll also find other useful information including claim forms, Frequently Asked Questions and more about how we can help you through the claim's process.

What should I do next?

If you think you are eligible to make a claim (based on the above criteria) or would like to be sent a claim form, please contact our CCI team on 1300 369 989 between 8.45am and 5.00pm (Sydney time) Monday to Friday, or send us an email at CCITeam@westpac.com.au.

Class action

A class action has commenced on behalf of customers who were issued CCI insurance by Westpac between 1 January 2010 and 30 June 2019 and includes the type of CCI policy issued to you. You are entitled to seek and may benefit from obtaining independent legal advice in relation to the class action and your personal circumstances.