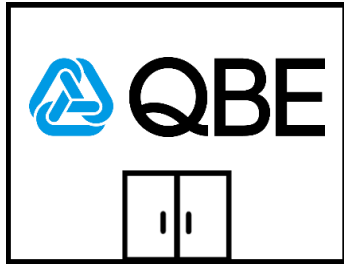




**You can not pay us.**

**What can you do?**



We are QBE.



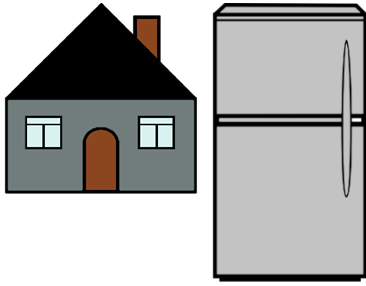
You have cover with us. We call it insurance.



You may have cover for your

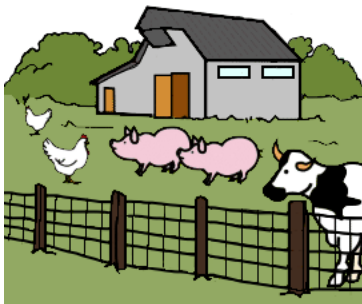
- car
- motor bike.

You have a crash. We may pay to fix it.



You may have cover for

- your home
- the things in your home. Like your fridge.



It may be for your business. You may

- have your own farm
- build sheds.

Sun	Mon	Tues	Wed	Thurs	Fri	Sat

You pay for your cover.

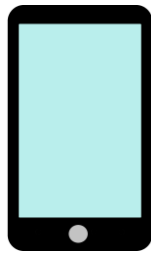
You may pay \$ 50 each month.

It may be \$ 1000 each year.





It may be hard to pay.  
Like you lost your job.



Call QBE.                    133 723

Tell us about your money problem.

Tell us why you can **not** pay us.



We listen to you.

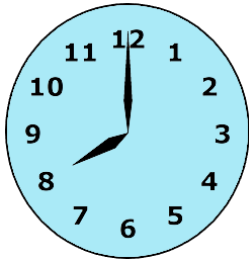
We find a way to help you.

It is to pay your bill.

Sun	Mon	Tues	Wed	Thurs	Fri	Sat

You can call us on

- Monday
- Tuesday
- Wednesday
- Thursday
- Friday.



**8:00**

We open at 8 in the morning. It is Sydney time.

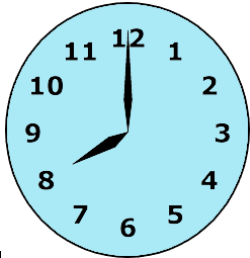


**8:00**

We shut at 8 at night.

Sun	Mon	Tues	Wed	Thurs	Fri	Sat

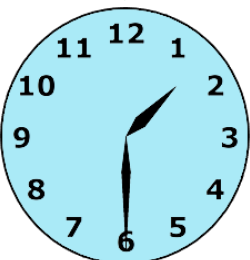
You can call on Saturday.



We open at 9.30 in the morning.

It is Sydney time.

**9:30**



We shut at 1.30 in the afternoon.

**1:30**



Go to the next page.



## You ask us to fix some thing

Like your fence.



We get a person to fix it.

It may cost \$ 1000.



You must pay part of it. Like \$ 400.



We pay the rest. It is \$ 600.



You did **not** pay your part.

You did **not** have the money.



We may send you a letter.



The letter says you need to pay us money.

It says how much you need to pay.

Sun	Mon	Tues	Wed	Thurs	Fri	Sat

The letter has a date.

You must pay us **before** this date.



**It is hard to pay**



It may be your mum needs help.

You can **not** work.

**Or**



You had to leave your home.

You were **not** safe.

Like your partner hurt you.

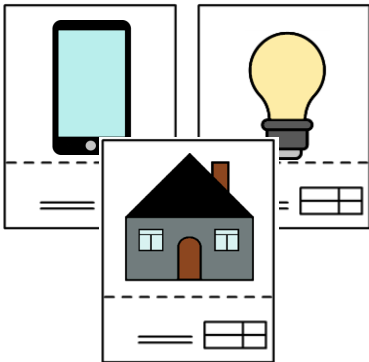


It may be you went to court.

You needed to pay a lawyer.

It was a lot of money.

Or



You have lots of bills. Like

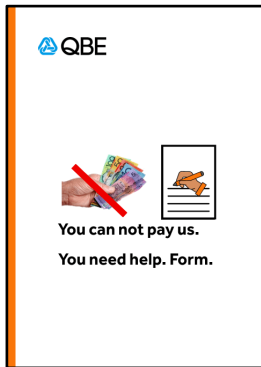
- your phone bill
- your power bill
- your home loan.



You can **not** pay all your bills.



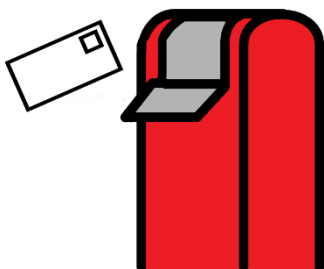
## Tell us why you can not pay us



You must **write** on our form. It is called

You can **not** pay us.

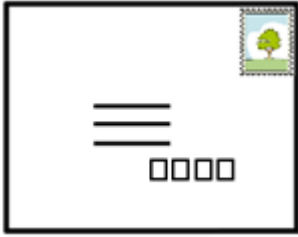
You need help. Form.



Post your form to

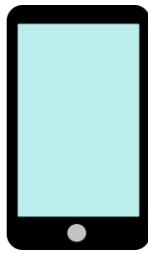
PO Box 84

Lismore NSW 2480.



We can send you the form. Ask us to send it

- in the post
- or
- in an email.



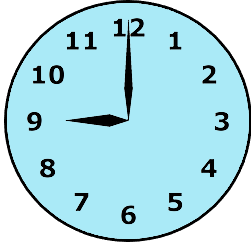
Call 1300 902 417.

We can help you do the form.

Sun	Mon	Tues	Wed	Thurs	Fri	Sat

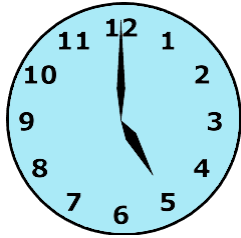
You can call on

- Monday
- Tuesday
- Wednesday
- Thursday
- Friday.



We open at 9 in the morning. It is Sydney time.

**9:00**



We shut at 5 in the afternoon.

**5:00**

Or

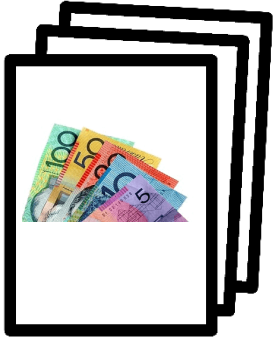


Email

[hardshipsupport@qbe.com](mailto:hardshipsupport@qbe.com).



Go to the next page.



## Papers you may need



We may ask you to send us papers.

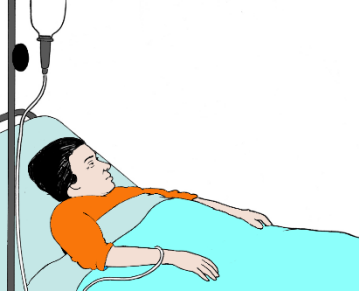


It shows us why you can **not** pay.



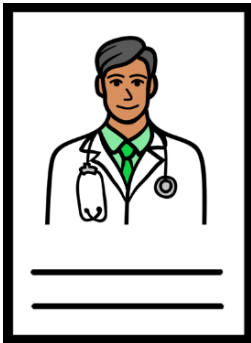
We may ask for your bank papers.

They show how much money you have.



You may say you are sick.

You can **not** work.



We may ask for a letter. It is from your doctor.

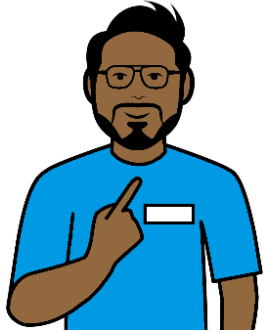


You may say you lost your job.

You get help from Centre link.



We may ask for a letter. It is from Centre link.



## What we do



We read what you send us.

We think about how to help you.



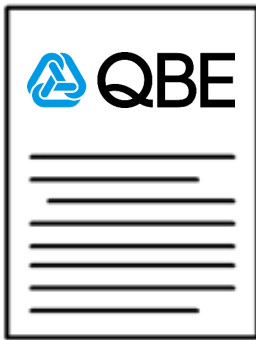
You choose how we talk to you. We can

- call
- or
- send an email.



We may say we can **not** help you.

You need to pay **all** the money you owe.



We will send you a letter.

It tells you why we can **not** help you.

Or



We may say we can help.

We make it easy for you to pay us.



We may give you more time to pay.

Like you pay us in 3 months.

Or

Sun	Mon	Tues	Wed	Thurs	Fri	Sat
		✕				
		✕				
		✕				
		✕				

You can pay us a little at a time.

Like \$ 50 each week.



You need to pay us a lot of money.

We may say

- you can pay us **some** of the money
- you do **not** need to pay all the money.



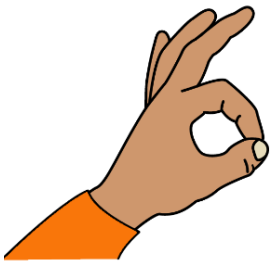
You may owe us \$ 800.



We may say you can pay less money.

Like you can pay just \$ 600.

Or



We may say it is OK.



You do **not** need to pay us back.

# Images

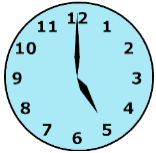
We can use the images from



- CHANGE [www.changepeople.org](http://www.changepeople.org)
- Inspired Services

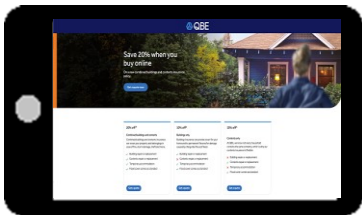


- iStock
- Noun Project



- Picto Selector
- Tobii Dynavox.

We used AI to make some images.



This fact sheet is based on information from the QBE website.



**Access  
Easy English**

Access Easy English wrote the Easy English.

December 2025.