

Fact sheet - Insurance Claims



The purpose of this factsheet is to help you make a claim for **Income Protection (IP)** or **Total and Permanent Disablement (TPD)** and to also assist you with understanding the process.

What is Total and Permanent Disablement (TPD) cover?

TPD insurance provides a lump sum payout if you become totally and permanently disabled. This amount is designed to provide financial support, when you can no longer work, due to injury or illness, and can help to provide you and your dependents money to live on.

What is Income Protection (IP) cover?

Income Protection helps protect your income in the event you're unable to work due to an injury or illness that causes total or partial disability.

Am I eligible?

Before you claim, you need to check if you are eligible or have insurance cover in place. To do so, please call us on **1800 680 627**. Your eligibility will depend on:

- If you have active insurance cover.
- If your insurance premiums are up-to-date.
- If you are still working and all of your mandatory employer contributions are up-to-date for income protection cover.
- Any other terms and conditions under the insurance policy.

How to lodge an Insurance claim

To lodge an insurance claim, please contact us on **1800 680 627** and one of our Member Support Specialists will assist you with the process.

1. Our Member Support Specialists will discuss the process, your eligibility and may then transfer you to our Insurer's claims team.
2. The Insurer will review the information and obtain some further details to lodge a claim.
3. They will then provide the relevant claim forms and requirements via email or mail, (depending on your preference).
4. Once your claim and supporting information is received, the Insurer will commence the assessment of your claim.
5. You may be required to provide additional medical information to the Insurer to support your claim.
6. As soon as all the requested information has been obtained by the Fund and the Insurer, you will be contacted by us and advised of the outcome (refer to 'How long will my claim take to be processed?' for further information on this step).
7. If your claim is approved, you will receive your benefit entitlement and be advised by phone and in writing.
8. If your claim is unsuccessful, the Insurer will refer this decision to the Trustee, who will also need to make a decision. This may require your claim to be reviewed at a monthly Insurance Claims Committee (ICC) meeting.
9. Once a decision has been reached, you will be advised of this in writing. If you wish to appeal the decision, you can contact the team at Club Plus Super who will assist you with this process.



Other requirements

You may be required to undertake an occupational/employability assessment (for TPD claims) or be assessed by a medical practitioner appointed by the Insurer. The claims assessment process may also involve the use of investigation agents, legal advisers and the collection of personal data that the Insurer believes is relevant.

Other requirements for IP and TPD claims:

- Completed claim forms
- Date of disablement
- Supporting medical evidence
- Certified copy of identification
- Employer capacity report
- 2 medical statements completed within 12 months by a treating medical practitioner

How long will my claim take to be assessed?

If you have a straightforward medical history, then there is generally less information to obtain from third parties (such as specialist opinions), which may lead to a faster turnaround time. If you have a more detailed medical history, then generally these claims take longer than usual as the amount of information required can take longer to obtain.

- Generally it may take up to 10 working days for the initial review to determine whether all the information that is required for assessment, has been received. After which time the claim must be reviewed by both the Insurer and Trustee before a decision can be made.
- If further information is required, assessment of the claim will be delayed until this information is received.

Status updates

To find out where your claim is up to, please call us on **1800 680 627** and one of our Member Service Specialists will give you an update on the status of your claim. Alternatively, once your claim has been assessed, the Insurer will also provide you with their direct contact details.

How do I speed up my claim?

Here are a few helpful hints to get your claim sorted quickly:

- Most insurers genuinely want to pay claims. But to do so, they need a lot of information. Be open and prepared for requests for detailed information. Provided the Insurer has given you a good explanation for why they need the information, try to provide it as soon as possible.
- Be available. If the Insurer requires you to attend a Medical Examination, try to be available for the first appointment offered. Delays in this process can significantly slow down the assessment time.
- If you are aware that the Insurer has written to your treating doctor or employer for a report, ring them and let them know that this is important information in the assessment of your insurance claim and ask if they would make it a priority.

If you do not have cover, how do you apply for insurance cover?

If you do not have any insurance cover with Club Plus Super you can apply by completing the **Personal Statement** form under the following link: clubplussuper.com.au/tools-resources/forms-and-publications

You can also call **1800 680 627**, email or write to us via our online chat on our website to discuss this process and the required forms in more detail.

More information

For further information on insurance cover, please refer to the **Insurance Booklet** on our website under the Forms and Publications section: clubplussuper.com.au/tools-resources/forms-and-publications

To make a complaint, write to:

The Complaints Officer
Club Plus Super
Locked Bag 5007
Parramatta NSW 2124

Postal address: Locked Bag 5007
Parramatta NSW 2124
Member hotline: **1800 680 627**
(8am to 6pm AEST Mondays to Friday)
Member email: member@clubplussuper.com.au
Website: clubplussuper.com.au

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