

Super Savings Insurance Claims guide - Terminal Illness

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This *Claims guide* provides information about making an insurance claim.

For specific information about insurance cover, including eligibility and the terms and conditions that apply, you should refer to the applicable *Insurance guide* (*Super Savings*, *Super Savings - Business* or *Super Savings - Corporate*). Contact us if you're not sure which would apply in your situation.

General advice disclaimer

This document contains general information only and doesn't take into account your personal objectives, financial situation or needs. You should consider the appropriateness of the information in this document with regard to your objectives, situation and needs. You should consider the *Product Disclosure Statement* before making a decision. Visit australianretirementtrust.com.au/pds, your employer's *Super Savings - Business* or *Corporate* microsite, or contact us for a copy.

Protecting your privacy

Australian Retirement Trust respects the privacy of the information you give us. If you require a copy of our Privacy Policy visit australianretirementtrust.com.au/privacy or contact us.

1. Terminal Illness claim

We understand this must be a distressing and difficult time for you. We are here for you to help resolve your claim as quickly as possible.

What is a Terminal Illness claim?

A Terminal Illness claim is a request for your *Super Savings* superannuation account balance and Death insurance cover, where you are suffering a Terminal Illness and are likely to pass away within 12 or 24 months.

Insurance cover for Terminal Illness is provided as a part of your Death insurance cover. If you don't have Death insurance with Australian Retirement Trust, you may be able to claim your superannuation account balance as a Terminal Medical Condition benefit.

Do I need a lawyer?

Our claims process has been designed to make it as easy as possible. So that in most cases, you or your family should not require the assistance of a lawyer when making a claim. If you are thinking about seeking legal help, we recommend that you first determine the costs involved in doing so and how they will impact your benefit payout. We recommend that you contact us before seeking help from a lawyer.

How is a Terminal Illness defined?

A person is considered to be suffering a Terminal Illness condition if two doctors certify the person is likely to pass away within 12 or 24¹ months depending on the insurance policy that applies to you, as set out in your *Super Savings Insurance guide*, your *Super Savings - Business Insurance guide* or your *Super Savings - Corporate Insurance guide*.

¹ Regardless of whether you have a 12 month or 24 month Terminal Illness criteria for your insurance cover, to assess your account balance under the Terminal Medical Condition, condition of release, 24 months applies. Depending on your situation, you may wish to consider applying for a Terminal Medical Condition benefit to access part of your account balance if you don't yet qualify for a Terminal Illness insurance benefit. In this situation it is important to leave enough money in your account for your insurance to continue.

The Terminal Illness definition is:

- two registered medical practitioners have certified, jointly or separately, that you suffer from an illness, or have incurred an injury, that is likely to result in your death within the period specified in the relevant insurance policy,
- at least one of the registered medical practitioners must be a specialist practicing in an area related to the illness or injury suffered by the person, and
- for each of the certificates, the certification period has not ended.

A Terminal Illness benefit is paid as a lump sum benefit.

What is the claims process?

The claims process typically has six key steps:

- 1. Contact us** – The sooner you contact us the sooner we can assist you.
- 2. Eligibility check** – We will ask you to provide us with some information relating to your claim. This will allow us to provide you with the correct claim pack. We will email the claims pack to you by the next business day or, if you require hard copy forms, we will send these within 5 business days.
- If we assess that you are not eligible to make a claim, we will explain this in writing and give you the opportunity to provide more information so that we can review your eligibility.
- 3. Claims pack** – Australian Retirement Trust Claims packs are tailored to the condition or event you may be claiming. It is important you provide us with as much information as possible and submit your claim as soon as you can to enable us to commence your claim.
- 4. Claim assessment** – Once Australian Retirement Trust has received all your required claim information, our insurer will commence their assessment process. Our promise to you is that we will provide you with regular updates throughout your claim.
- 5. Trustee review** – The Trustee of Australian Retirement Trust is committed to ensuring that the assessment you receive from the Insurer is fair and transparent, and that all final claim decisions are fair and reasonable. We have a dedicated team who review your claim, and will request any clarification or challenge decisions on your behalf, or in some cases, seek further information from you to support your claim.
- 6. Confirmation** – We will contact you with the outcome of your claim.

Need some financial advice?

When you make a claim, or receive an insurance benefit, not only is it likely to be a difficult time, but it can be hard to know what your next step is. You may need help with a tailored financial plan or help in moving into a new or different phase of your financial life after a major event and/or insurance payout. You don't need to panic and you don't need to be rushed into a course of action.

Speak to your adviser to get the advice you need. If you don't have your own personal financial adviser and you need advice about your *Super Savings account*, Australian Retirement Trust also has qualified financial advisers¹ who can help you over the phone with simple advice about your *Super Savings account*. This service is included in your membership fee. If the advice you need is more complex or comprehensive in nature, we may refer you to an accredited external financial adviser². Advice of this nature may incur a fee.

- ¹ Australian Retirement Trust employees provide advice as representatives of Sunsuper Financial Services Pty Ltd (ABN 50 087 154 818 AFSL No. 227867) (SFS), wholly owned by Australian Retirement Trust. SFS is a separate legal entity responsible for the financial services it provides. Eligibility conditions apply. Refer to the Financial Services Guide (pdf) for more information.
- ² Australian Retirement Trust has established a panel of accredited external financial advisers who are not employees of Australian Retirement Trust. Australian Retirement Trust is not responsible for the advice provided by these advisers and does not receive or pay any referral fees. These advisers will explain to you how their advice fees are determined.

2. How do I make a Terminal Illness claim?

If you believe you may be eligible to claim a Terminal Illness benefit, we are here to help you throughout the claims process. There are three major steps that you need to complete in order to submit a Terminal Illness claim and they are explained in detail within this *guide*.

1. Contact us on 13 11 84 - We're here to help at no cost to you

At your earliest convenience contact us, and one of our experienced Claims Representatives will guide you through the process of a Terminal Illness claim.

The Claims Representative will:

- confirm details of your *Super Savings* membership, including member number, and date of birth, provide you with details of your current account balance and insurance cover,
 - request from you the details of your injury/illness, the date on which your injury first occurred or your illness first presented itself, the detail and date of your diagnosis, details regarding your work status, the date you last worked and the amount of hours you worked per week leading up to your injury or illness,
 - discuss with you any options you may have or refer you to an expert to discuss early assistance,
 - explain to you the documents and information you need to provide for the claim to be assessed, and
 - provide any claim forms (known as a 'claims pack') you need to complete or if eligible, a link to **eClaims** to lodge your claim online.
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2. The necessary information explained

What you will need to provide for your Terminal Illness claim

Completing your Terminal Illness claim application is an important step in the claim process. The details and evidence you provide will form the basis upon which the Insurer makes their decision. Providing us with all the information we require and completing your forms correctly will speed up your claims process. If information is missing or incomplete, we will need to contact you to ask for it, which will delay your claim. We understand that completing the claim application may be a daunting and emotional task and our Claims Representatives are here to help you every step of the way.

Certified proof of your identity

You must provide certified proof of your identity (for example, a certified copy of your driver's licence or passport).

Why? For security purposes we need to be sure of the identity of the individual who is submitting the claim. Understandably, you won't want to send us your original documents, so we ask that you have a copy certified by an authorised person.

Tip: See the Proof of Identity Requirements section in this *guide* for information on what forms of ID are suitable and how to have a copy certified.

3. Complete and return your Terminal Illness claim documents

The claims pack we send you contains important information about what you need to do, and what we need from you. Please take some time to carefully read this information and gather all the information and documents required. You will need to answer several questions and provide us with additional information. Completing the claim form is an important step in this process: the details and evidence you provide will form the basis upon which the Insurer makes their decision in regards to your Terminal Illness claim.

We recognise that this may be a daunting task and our Claims Representatives are here to help you every step of the way.

Australian Retirement Trust has introduced an online claims tool that allows claims to be lodged electronically. The **eClaims** tool lets members lodge and monitor their claims online. It also provides third parties (i.e. employers and doctors) with the capability to complete and submit claim information directly online for the insurer to assess. It's designed to help simplify the process and reduce the time taken to finalise the claim.

Please call us as soon as you are able to on **13 11 84**, if you would like help making a claim or have any questions.

3. Australian Retirement Trust claims philosophy

We adopt a professional, compassionate and respectful approach to claims management by actively keeping customers at the heart of everything we do.

Each claim is unique and we are sensitive to our customers' needs at a difficult time - be it due to an illness or injury, or due to the loss of a loved one. As our member's advocates, we will do everything that is fair and reasonable at a time when you need it most.

We are committed to being easy to deal with and providing exceptional levels of service to all of our customers.

We seek to be industry leading and innovative in our approach to claims management whilst ensuring we are fair and reasonable to all stakeholders.

The role of the Insurer

The Insurer will use the information you, your employer and your treating doctor provide when making its assessment.

The Insurer may also:

- ask for additional reports from your doctor/s,
- ask you to provide more information, and/or
- ask your employer for more information.

The role of the Trustee of Australian Retirement Trust

The Trustee of Australian Retirement Trust has a duty to act in the best interests of the fund's members and is bound by the covenants in the Superannuation Industry (Superannuation) Act 1993.

We will be responsible for overseeing the conduct of the insurer and any Service Provider we engage in the claims process. We will proactively engage with other parties in the claims process, such as any representative that you engage, to minimise delays and remove unnecessary duplication from the process.

All Insurer decisions are referred to the Trustee of Australian Retirement Trust for review and consideration. If the Trustee of Australian Retirement Trust requires extra information or does not agree with the Insurer's decision, the claim will be sent back to the Insurer for reconsideration.

4. What does the Terminal Illness 'claims pack' contain?

The claims pack includes a number of forms that you need to complete when making a claim for Terminal Illness. Please do not hesitate to contact us if you have any questions about these forms, as we want to ensure that your claim is progressed as quickly as possible.

1. **Application for early release of benefit form**

What is this form for? This form is to be completed by you. It includes your contact information, employment details and basic details about your medical condition.

2. **Employer statement form**

What is this form for? This form is to be completed by the employer with whom you were employed at the time of being advised of your medical condition.

Tip: We recommend that you contact the Human Resources department or your direct manager from your (previous) employer, as this form must be completed by an authorised person.

3. **Authority to access information form**

What is this form for? We recognise that you may wish to have someone act on your behalf during the claim process. This form provides the authority required to nominate such a person.

4. **Medical Practitioners certificate**

To be eligible to claim on Terminal Illness, your doctors must certify that you are likely to pass away within the time specified in the relevant insurance policy (12 or 24 months).

This form needs to be completed by two registered medical practitioners who certify, jointly or separately, that you suffer from an illness, or have incurred an injury, that is likely to result in your death within a period (the certification period) that ends not more than the timeframe specified in the relevant insurance policy (12 or 24 months) after the date of certification. You must ensure that:

- at least one of the registered medical practitioners must be a specialist practicing in an area related to the illness or injury suffered by the person, and
- for each of the certificates, the certification period has not ended.

5. **Binding death nomination form**

You may want to consider completing a Binding death benefit nomination. This will give you certainty about who will receive any death benefit and in most cases it will also reduce the time taken to pay the benefits to your beneficiaries.

5. The Terminal Illness claim assessment process

Coordination and assessment of your application

We will check your application is complete and contact you if we need further details. If you have insurance, your application will be forwarded to our Insurer for initial assessment and then sent on to the Trustee of Australian Retirement Trust. Please note that Claims Representatives do not review medical evidence or make any decision about applications. They will act as a liaison between you and the Trustee of Australian Retirement Trust and/or the Insurer and are there to help answer any questions you may have during the process.

6. Complaints

If you are unhappy with our service or super fund, we offer a complaints resolution process at no additional cost to you.

Contact us to discuss your complaint:

Customer Service Team: **13 11 84**

Australian Retirement Trust Customer Relations

GPO BOX 2924

Brisbane QLD 4001

australianretirementtrust.com.au/contact-us

We will do everything we can to resolve the issue as quickly as possible. If you are not happy with our response, you can contact the Australian Financial Complaints Authority (AFCA).

This is an independent body set up by the Federal Government to help resolve disputes between financial institutions and their customers.

You can choose to take your complaint directly to AFCA. In some circumstances, AFCA may refer your complaint back to Australian Retirement Trust.

AFCA's contact details are as follows:

Australian Financial Complaints Authority

GPO Box 3

Melbourne, Vic 3001

Phone: 1800 931 678

Email: info@afca.org.au

Web: **www.afca.org.au**

Access to AFCA is free of charge.

AFCA will advise you if they can deal with your complaint, and if so, what information you need to supply. It is possible that AFCA cannot deal with your matter.

For up-to-date information on the complaints resolution process, refer to **australianretirementtrust.com.au/complaint**

7. Payment of your claim

If your claim is accepted, payment will be made to you by the method you indicate on the application form. You will also receive a *Member benefit statement*.

How much would I be entitled to?

There are two aspects to a claim as a result of a terminal illness which are explained below:

Terminal Medical Condition – this refers to your superannuation account balance; and

Terminal Illness benefit – this refers to any insurance cover.

If you do not have insurance cover or your insurance claim is declined, you may be assessed as suffering a Terminal Medical Condition, meaning you are entitled to early access of your entire *Super Savings account* balance.

Additionally, if you have Death insurance cover, you could apply to receive the amount you are insured for at the date of the most recent written certification¹(up to a maximum amount as specified in your *Insurance guide* (*Super Savings, Super Savings - Business* or *Super Savings - Corporate*). Any Death cover you have over this amount will remain as your new Death insurance cover, provided premiums continue to be paid and a minimum balance is maintained, otherwise your insurance will stop once the benefit has been paid.

What happens if I am receiving an Income Protection payment?

If you are currently receiving an Income Protection payment through Australian Retirement Trust, it will continue to be paid, subject to the relevant benefit period, terms and conditions.

How much will I be paid?

It is important to note that the amount of any insurance benefit payable is determined at the date of the most recent written certification¹. The insurance benefit amounts shown on your *Annual statement* or *Member Online* may be different than the amount at the date of the most recent written certification¹. It is also important to note that any increases to benefit levels may be subject to 'At Work' certification. For further information, please refer to your *Insurance guide* (*Super Savings, Super Savings - Business* or *Super Savings - Corporate*).

Are there any tax implications?

Before taking your money early, you should investigate whether there may be tax implications for you or your dependants. We recommend you speak to one of our qualified financial advisers on **13 11 84** to discuss your options in more detail.

How do I prepare for the application process not being completed before my death?

A *Binding death benefit nomination* is a form that will allow you to nominate who will receive your death benefit. This form will ensure that we can pay any benefit from a successful claim that is not processed until after your death to your nominated beneficiaries as quickly as possible.

Please call us on **13 11 84** or visit **australianretirementtrust.com.au/beneficiary** for more information.

¹ Date of the most recent written certification¹ means the date your doctor signs the written certification that certifies you suffer from an illness, or have incurred an injury, that is likely to result in your death within 12 or 24 months from date of certification, depending on the relevant insurance policy.

8. Proof of identity requirements

Australia's \$2 trillion plus combined superannuation value represents a large and growing temptation for criminals, with identity theft the biggest risk when it comes to safeguarding your money; and no-one is immune.

That's why super funds will ask you to provide certain information and documents about your identity when you request money from an account. We need to be sure that the super belongs to the person making the claim. Getting your identity documents together to access this money may seem like an unnecessary hassle, but we can assure you it's essential, protecting you is our top priority.

When do you need to prove your identity?

All super funds, including Australian Retirement Trust, will ask you to provide certified identification before paying any money out. If you cannot provide us with one of the primary identification documents outlined on this page, then we may accept two of the documents listed in the table on the following page, one document from each column. It's important to note we cannot accept documents that have expired.

We also reserve the right to request additional information to verify your identity before paying your benefit claim.

What is an acceptable identification document?

Any one of the following documents will be accepted as primary identification:

- a current driver's licence or permit issued under a law of a State or Territory, or equivalent authority of a foreign country, that contains your photo, name, residential address and date of birth (please copy and certify both front and back sections if relevant),
- a current passport issued by the Commonwealth,
- a card issued under a law of a State or Territory for the purpose of proving the person's age which contains your photo, name and date of birth (please copy and certify both front and back sections if relevant), or
- a current passport or a similar document issued for the purpose of international travel or a national identity card issued for the purpose of identification that:
 - (a) contains your photo, name and signature,
 - (b) is issued by a foreign government, the United Nations or an agency of the United Nations, and
 - (c) if written in a language that is not understood by the person carrying out the verification, is accompanied by an English translation prepared by an accredited translator.

If you don't have any primary identification, see the following table for acceptable forms of secondary identification.

One document from this column

- A birth certificate or birth extract issued by a State or Territory
- A citizenship certificate issued by the Commonwealth
- A citizenship certificate issued by a foreign government
- A birth certificate issued by a foreign government, the United Nations or an agency of the United Nations
- A pension card issued by the Department of Human Services that entitles you to financial benefits
- A healthcare card issued by the Department of Human Services that entitles you to financial benefits

PLUS

One document from this column

A notice that was issued to you by the Commonwealth, a State or a Territory within the preceding 12 months

- (a) contains your name and your residential address, and
- (b) records the provision of financial benefits to you under a law of the Commonwealth, State or Territory (as the case may be).

A notice that was issued to you by the Australian Taxation Office within the preceding 12 months

- (a) contains your name and your residential address, and
- (b) records a debt payable to or by you to the Commonwealth under Commonwealth law relating to taxation.

A notice that was issued to you by a local government body or utilities provider within the preceding three months

- (a) contains your name and your residential address, and
- (b) records the provision of services by that local government body or utilities provider to your address or to that person.

In relation to a person under the age of 18, a notice that was issued to you by a school principal within the preceding three months

- (a) contains your name and your residential address, and
- (b) records the period of time you attended the school.

Note: If any of the approved documents have been issued by a foreign government and are written in a language that is not understood by the person carrying out the verification, the documents must be accompanied by an English translation prepared by an accredited translator.

What if you've recently changed your name?

If you have changed your name and have not yet advised us, you will need to provide what is called a 'linking document'. A linking document is used to prove a relationship exists between two (or more) names.

Examples of acceptable linking documents are:

- Certificate from the Births, Deaths and Marriages Registration Office or relevant government source from the issuing country (i.e. marriage certificate or change of name)
- Deed poll or decree nisi (divorce certificate)

What do we mean by certified?

We understand you'll want to provide us with copies of your identification documents rather than the originals. That's fine, but you must have them 'certified' as a true copy of the original. This means a person who is authorised to certify documents must sight the original and the copy of the documents to make sure both documents are identical and then 'certify' all copied pages as true copies by writing or stamping 'certified true copy' on them. They must also sign and print their name on the document and record their qualification (e.g. Justice of the Peace) and the date.

Who can certify your identification documents in Australia?

Only certain people are authorised to certify documents in Australia. Approved people include those who are currently authorised to witness a statutory declaration under the Statutory Declarations Regulations 2018 (Commonwealth), Schedule 2, Part 1 and Part 2.

People authorised to certify your documents include:

- Health professional, such as a Chiropractor, Dentist, Medical practitioner, Nurse, Optometrist, Pharmacist, Physiotherapist, Psychologist
- Legal professional, such as a Legal practitioner, Patent attorney, Trade marks attorney
- Teacher (full-time) at a school or tertiary education institution
- Accountant (member of ICA, ASA, IPA or CPA, ATMA, NTAA)
- Veterinary surgeon
- Bank officer, building society officer, credit union officer, finance company officer – employed for five years or more
- Justice of the Peace, Commissioner for Declarations, or Commissioner for Affidavits
- Police officer, sheriff or sheriff's officer
- Notary public
- Those who hold a Court position, such as a Bailiff, Judge, Magistrate, Registrar, or Deputy Registrar, Clerk, Master of a court, CEO of a Commonwealth court
- Government representatives (elected): Federal, State or Territory or Local
- Public servants: Federal, State or Territory or Local – employed for five years or more
- Minister of religion, or marriage celebrant

If you are unable to locate any of the above certifiers, others may be accepted. We recommend you contact us to confirm who else we will accept as a certifier.

What if you live overseas?

If your claim is submitted from outside Australia, we still require certified identification documents before we can pay out your benefit.

The list of acceptable documents is still the same; however, we can only accept certified identification documents that are signed by one of the following:

- Australian consular officer,
- Australian diplomatic officer,
- Police officer of an overseas force,
- Notary public,
- Judge of a Court or magistrate in an overseas jurisdiction,
- International Justice of the Peace (JP),
- Registrar or deputy registrar of a Court, or
- Commissioner of oaths.

The person who is authorised to certify documents must sight the original and the copy to make sure both documents are identical and then 'certify' all copied pages as true copies by writing or stamping 'certified true copy' followed by their signature, printed name, qualification (e.g. police officer) and date. We also require evidence of the certifier's status.

Examples of what is acceptable include:

Qualification	Certification required
Police officer	Details of their police badge number
Judge or magistrate	Certificate of their appointment to their position
Justice of the Peace	Justice of the Peace stamp or number

What does a certified identity document look like?

This is what a certified proof of identity document should look like:

1. Copy of the document that identifies you, (i.e. your passport or driver's license – front and back)
2. Write or stamp "certified true copy" of original document
3. Authorised person's stamp and registration number (if applicable)
4. Have the authorised person sign the document
5. Name, qualification, phone number and address of authorised person, and
6. Date of authorisation





Contacting us is easy

- australianretirementtrust.com.au/contact-us
- 13 11 84 (+61 7 3333 7400 when overseas)
- GPO Box 2924 Brisbane QLD 4001

Need assistance? Call our translation service on 13 14 50 and follow the prompt.

Hai bisogno di assistenza? Chiama il nostro servizio di interpretariato telefonico al 13 14 50, e su richiesta conferma la tua lingua "italiano".

如需協助，請撥打13 14 50 使用我們的翻譯服務，並在聽到提示後說普通話。

Cần sự trợ giúp - gọi điện cho dịch vụ thông dịch của chúng tôi số 13 14 50 - và nói "Vietnamese" (Tiếng Việt) ở cầu nhắc

통역이 필요하세요? 13 14 50으로 전화하셔서 '한국어' 혹은 'Korean' 이라고 말하세요.

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This document is prepared and issued by Australian Retirement Trust Pty Ltd, the issuer and Trustee of Australian Retirement Trust (referred to as "the Fund" or "Australian Retirement Trust"):

Australian Retirement Trust Pty Ltd
ABN 88 010 720 840
AFSL No. 228975

Australian Retirement Trust
ABN 60 905 115 063
Unique Super Identifier (USI) 60 905
115 063 003
MySuper Authorisation 60 905 115
063 256



On 28 February 2022 Australian Retirement Trust was formed through a merger of Sunsuper and QSuper. Sunsuper members were transferred to the Super Savings products offered within Australian Retirement Trust. The Super Savings products adopted the features and investment strategies of the corresponding products in Sunsuper. Sunsuper had previously received the above awards and held the above ratings at the time of the merger. For further information on the ratings methodology used and awards refer to australianretirementtrust.com.au/awards