

Death claims

How to make a claim

Gathering the initial information

Once we are advised of the death of a member, we will send a claims information pack to the person advising us of the claim, or the person/s nominated as a possible beneficiary. The claims pack will consist of a *Death benefit claim* form, as well as various other forms which may need to be completed, such as a spouse questionnaire, maintenance or support (financial dependant) questionnaire or an interdependency questionnaire, depending on your particular relationship with the deceased.

You will also need to provide certified copies of the following documents:

- Full Certificate of Death.
- Certificate of the deceased's Birth or an extract of Birth Entry.
- Last Will and Testament of the deceased (if one was left).
- Grant of Probate or Letters of Administration (if already obtained).
- Marriage Certificate or Decree Nisi of the deceased (if applicable).
- a certified copy of your identification as proof of your identity. The attached *Proof of identity requirements* has details on acceptable identification and who can certify documents.

It is important you advise us if you wish to make a claim for all or part of the benefit and advise us of all potential beneficiaries. The Sunsuper Trustee needs as much information as possible to assist in determining where a payment will be made. It is possible we will write to other potential beneficiaries and depending on the circumstances, we may also request a grant of probate or letters of administration be obtained, before paying a benefit.

Who can certify the documents?

People authorised to certify documents to start the claims process are:

1. Justice of the Peace
2. Commissioner for Declarations
3. Police Officer
4. Solicitor enrolled with a Supreme Court or the High Court of Australia
5. One of the following with two or more years of continuous service,
 - a. Australia Post permanent employee
 - b. Financial institution's officer (e.g. bank employee)
 - c. Australian Financial Services licensee, authorised representative or officer.

There are a number of other people who can certify. Refer to our *Proof of identity requirements* fact sheet for more details.

Insurance assessment

Once you have provided the information requested, and if the deceased was insured at the date of death, we will submit an insurance claim to the insurer. This will normally take 5 days for the claim to be assessed and paid to the Trustee.

Call 13 11 84 (+61 7 3121 0700 when overseas) | Web sunsuper.com.au | Mail GPO Box 2924 Brisbane Qld 4001 | Fax 07 3016 7722

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Trustee assessment

Once all the information is obtained from possible beneficiary(s) and any insurance has been paid, the claim is submitted to the Trustee to determine where the benefit will be paid. The claims committee meets on a monthly basis to determine these decisions, however uncomplicated claims may be determined earlier than this. An example of an uncomplicated claim would be where there is a lifetime partner and no other dependants.

Advising applicants

After a decision has been made, the Trustee will generally write to all potential beneficiaries advising where the benefit will be paid and in what proportions (claim staking process). Any interested parties who are unhappy with the determination will have 28 days to object.

If an objection is received, we will write to all potential beneficiaries to advise that an objection has been received, and allow a period of time for any further submissions. The claim will then be resubmitted to the next claims committee meeting where the Trustee will either determine to confirm or change the initial decision.

If the decision is confirmed, a confirmation letter will be sent, which then allows another 28 days for any potential beneficiaries still unhappy with the decision to lodge a complaint with the Superannuation Complaints Tribunal (SCT). If the decision is changed then applicants will once again have 28 days to notify the Trustee of any objections. If any party provides an objection to the revised decision, the process of advising all interested parties and inviting further submissions will be repeated before presented to the Trustee again.

Claim staking is not required where a valid binding death benefit nomination exists. It may also not be required where the benefit amount is very small, or in cases where there is only one possible dependant.

Paying the benefit

Payment will generally be made to the beneficiary(s) within a few days of the Trustee decision (if no claim staking is required), or the 28 day objection period expiring, provided there are no objections. This is provided we have received certified proof of identity documents for the beneficiary(s), and have been notified how and where the payment is to be made. If this information is outstanding you will be required to provide it within a few days of the Trustee's decision.

The Trustee will generally pay the benefit directly to the beneficiary(s) determined, except in the case of minor children, when we may pay to a parent or relative on behalf of a child, or pay to the Public Trustee.

Further assistance

If at any time you require further assistance or need clarification about any part of the process, please do not hesitate to contact us on 13 11 84.