



# Income Protection (IP) How to make a claim



Not being able to work is a scary prospect. You will want to clarify your financial position and get a decision about your income protection (IP) claim as quickly as possible.

Everyone involved in reaching that decision, including the Trustee and Insurer, will do their best to make things happen as quickly and smoothly as they can.

However, it is important that you understand there are strict rules about making a claim and it can be a lengthy process, as it is usually necessary to obtain extensive medical reports to validate your claim.

This brochure explains when you can make an IP claim and what will happen once you submit your claim.

**Please refer to the checklist on the back of this form to see what you need to do to make a claim.**

## What is an IP Benefit ?

An IP benefit is an insurance benefit. It may allow you to receive a monthly income (based on a percentage of your salary), for up to 2 years, after a specified waiting period (generally 60 or 90 days), upon acceptance by the Insurer of your inability to work due to illness or injury.

## When can I make an IP claim?

To make a claim for IP you must meet the definition of Total and Temporary Disablement (TTD) in Sunsuper's (the Fund's) Insurance Policy and have become totally and temporarily disabled while you were insured with Sunsuper.

Please refer to the TTD definition with the attached claim form.

## Do I have insurance?

Not every member of Sunsuper is insured for IP. Generally you will not be insured for IP unless you belong to a corporate plan and have been automatically provided with IP cover, or you have been underwritten and accepted for IP cover.

## Is there a waiting period?

In most cases you need to have been continuously off work due to injury or illness for 60 or 90 days (30 days may also apply). This means that if you have a 60-day waiting period, you may be entitled to payment from day 61 onwards. The waiting period will usually commence from the date you first attended a medical practitioner for the specific injury or illness, or the day after you last attended work, whichever is the later.

## When are benefit payments made?

Your first payment is payable one month after the end of the waiting period and you have provided complete information and the insurer has accepted your claim. Subsequent payments are made monthly in arrears.

## Offsets to your benefit payment

Your IP benefit payment may be reduced by the following payments:

- Disability income benefits from another superannuation fund, an individual disability income insurance policy or from any personal sickness and/or accident insurance policy;
- Social security sickness or newstart allowances;
- Income benefits under any statutory benefits scheme such as workers' compensation or an industrial award;
- Sick pay if received at the same time as your IP payment. The Insurer does not however require you to use all your sick leave entitlements before commencement of the IP benefit.
- Any other regular payments, which are made independently and relate to your reduced income-earning capacity arising from the injury or illness.

## How much will it cost?

To enable our insurer to assess a claim, we must initially be provided with adequate information to allow the claim assessment to begin. The cost of any information required to initiate the claim process will generally be met by you. This includes getting your Doctor to complete a Treating Doctor's Report.

If, however, the Insurer asks you to have an independent medical examination or writes to your doctor asking for additional medical reports, the cost of these will be paid by the insurer.

There are a number of steps to take when making an IP claim. It is in your best interests to advise us as soon as you can of any possible claim. This will allow the insurer time to seek additional medical opinions if required.

## These steps are involved in assessing and determining a claim:

### 1. Prepare your Claim

When you advise Sunsuper that you wish to make an IP claim we will:

- Send you the IP claim forms for completion; and
- Advise you of the documents and information you need to provide for the claim to be assessed.

The documents will include:

- Income Protection Claim form including, Initial Claim form Part A - Member Statement, Initial Claim form Part B - Treating Doctor's report and Initial Claim form Part C - Employer statement;
- Certified proof of your age, such as a certified copy of your birth certificate, drivers licence or passport (see the section Certified Copies at the end of this brochure);
- Medical authorisation forms;
- Full copy of Workcover file (if you have Workcover);
- Tax File Number Declaration form; and
- Proof of bank account details for payment (if approved).

You are required to meet the cost of providing this evidence.

### 2. Lodge your claim

Attach all the documents requested in Step 1 and return everything to Sunsuper. Get it right first go. It saves a lot of time if you provide all the information and fill the forms in correctly the first time. If we have to ask for the information again it will delay your claim. See - When are benefit payments made?

### 3. Sunsuper will coordinate your claim

Sunsuper will check your application and ensure all the required paperwork is complete. Sunsuper staff do not review medical evidence or make any decision about whether a claim is accepted. They will give all documents and information to the insurer and act as the liaison between you and the insurer.

Any questions you have during the assessment process should be directed to Sunsuper.

### 4. The Insurer will assess your claim

The insurer will use the information you provide when making its assessment. It may also:

- Ask for reports from your doctor/s;
- Ask you to provide more information;
- Ask your employer for more information;
- Make an appointment for you to have a medical examination with an independent specialist;
- Ask you to complete a Medicare Authority form; and
- Ask you to complete a Pharmaceutical Benefits Scheme form.

The insurer will pay for any additional medical reports it requests and any examinations it arranges for you to attend.

### 5. The Insurer will make a decision on your claim

The insurer will assess your claim in terms of the definition of TTD. Based on its assessment, the insurer will then either accept or decline your IP claim.

If your claim is accepted you will receive a confirmation letter from Sunsuper Administration.

Payment can be made directly into your bank account, or by cheque. We will pay monthly benefits to you, less any tax payable. You will be provided with a PAYG Payment Summary at the end of financial year for inclusion with your tax return.

Your claim may be declined, which generally means the insurer does not consider you to have met the definition for Total and Temporary Disability. Please refer to Steps 7 and 8 below for the declined claim process.

### 6. Your claim is ongoing

If your claim is ongoing, you will be asked to fill in a Continuation Claim form Part A - Member statement, each month.

There will also be a Continuation Claim form Part B - Treating Doctor's report, to be completed each month. These forms will be sent to you straight after each payment you receive and must be returned to us no later than 10 days before your next payment is due. As long as no further medical evidence or investigation is required, then this should guarantee you are paid on time. The cost to complete this report will be met by you.

### 7. Your claim is declined

If the Insurer declines your claim, it will be referred on to the Sunsuper Claims Committee (SCC). If the SCC disagrees with the decision by the Insurer, it may ask the insurer to reconsider the claim or ask for further medical evidence. If the insurer maintains its original decision and the SCC do not agree with this decision the claim will be referred to the Trustee.

If the Trustee agrees with the SCC opinion the claim will be referred back to the insurer to reconsider the claim again. If it is once again declined, you can lodge a complaint as explained below.

### 8. Final decision

Your claim may be accepted after this review process or it may be declined. You will be advised in writing of the decision.

If your claim is declined and you disagree with this decision you may lodge a complaint, in writing, with Sunsuper. Your complaint will be investigated and, if the decision to decline your claim is confirmed by the Fund, you may ask the Superannuation Complaints Tribunal (SCT) whether you are eligible to submit a complaint.

There are time limits on when you can make a complaint to the SCT about an IP claim.

You can contact the SCT on 1300 780 808, or at [www.sct.gov.au](http://www.sct.gov.au) for more information about these time limits.

Write to: Superannuation Complaints Tribunal

Locked Bag 3060  
GPO Melbourne Vic 3001

Email: [info@sct.gov.au](mailto:info@sct.gov.au)

### What is a certified copy?

When making your IP claim you will be asked to provide the Fund with certified copies of certain documents. A certified copy is one that is certified as being a true copy of the original by a person in your State or Territory qualified to witness Statutory Declarations.

Depending on your State's requirements this could be: a Justice of the Peace, a Commissioner of Declaration, a solicitor or barrister or a notary public, a police officer, a dentist, a pharmacist, a doctor, or a school principal.

To have a document certified take the original document and a photocopy of it to an appropriate person in your State or Territory. They will stamp, sign and date the photocopy to certify that it is a true copy of the original.

Please send the certified copy to Sunsuper Administration with your other documents.

### CHECKLIST

Have you:

- Completed and signed Parts A, B and C of the IP claim form. An unsigned application will not be accepted.
- Provided a certified copy of a document showing proof of age (birth certificate, passport or driver's licence). Your application will not be accepted unless certified proof is attached.
- Provided a full copy of your Workcover file (if you have Workcover).
- Provided proof of your bank account details.
- Provided your TFN.

Failure to provide all this information can lead to delays in the initial assessment, or payment of your claim if approved.

If you need more information about IP cover, please refer to your Product Disclosure Statement.

### Contacting Sunsuper is simple:

Call 13 11 84

Visit [www.sunsuper.com.au](http://www.sunsuper.com.au)

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