

# STEP-BY-STEP GUIDE TO MAKING AN INSURANCE CLAIM

We understand this is a difficult time for you and we want to make this process as simple as possible. Here is a step-by-step guide to help you through the claim process after you've contacted us.

## Step 1

### Gather your documents



- Collect all the documents you need to provide using the checklist on the next page.<sup>1</sup>
- Make sure relevant documents are certified (if required). See how to certify your documents on the next page.
- Complete the claim forms that were sent with your 'insurance claim request' letter.

We strongly recommend sending us all the required documents and forms in one go to avoid delays.

If you've any questions about the documents you need to provide, or have difficulty completing the forms, please call us on 13 13 36 Monday to Friday, 8am – 7pm, Sydney time.

<sup>1</sup> Apart from the cost (if any) of the initial medical and other reports that you need to submit when you first make the claim, there are no costs to you in making a claim.

## Step 2

### Return the required documents and completed forms



- Return them online by logging in to FirstNet, our secure portal site, and submit via e-Post.  
OR
- Return them via email at MB\_CFSClaims@cfs.com.au  
OR
- Return them by post to:  
Colonial First State  
Insurance Claims  
Reply Paid 27  
SYDNEY NSW 2001

We recommend taking a copy of your claim documents in case they get lost in the mail.

## Step 3

### Your claim will be assessed and you'll be assigned a claims assessor by the insurer



You'll be assigned a claims assessor by the insurer who will contact you and assist you throughout the entire claim period so you know exactly who to contact regarding your claim.

**During the claim assessment**, the insurer may need to:

- Collect more documents to progress the claim
- Contact your general practitioner and/or treating specialist
- Contact your employer

Or the insurer may request:

- Completion of periodic activity statements
- Attendance at an independent medical examination
- Examination by an occupational physician and/or rehabilitation specialist
- Detailed financial and taxation information
- A factual interview

## Step 4

### You'll find out the outcome of your claim







- You'll be notified by your claims assessor upon acceptance of your claim.
- If your claim is deferred or declined, it's the Trustee's responsibility to make sure that the insurer's assessment of your claim is reasonable and fair.

Refer to the 'Insurance claims fact sheet' for more information on what happens next.

## The documents you'll need to start the claim

Depending on your claim, we need the following documents to start the claim review. During the assessment period, the insurer may need other documents to progress the claim before making their decision.


 <b>Death claim</b>	 <b>Terminal illness claim</b>	 <b>Total and Permanent Disablement (TPD) claim</b>	 <b>Salary Continuance Insurance (SCI) or Income Protection (IP) claim</b>
<input type="checkbox"/> Certified copy of Death certificate	<input type="checkbox"/> A medical certificate from your treating specialist confirming that you have been diagnosed with 24 months or less to live	<input type="checkbox"/> Medical statement from your medical practitioner confirming that you're unlikely to return to work due to permanent disability	<input type="checkbox"/> Medical statement from your medical practitioner confirming that you've ceased work as a result of illness or injury
<input type="checkbox"/> Certified copy of proof of identity of the deceased, this can include driver's licence, passport or birth certificate.	<input type="checkbox"/> A second medical certificate from your medical practitioner confirming that you have been diagnosed with 24 months or less to live	<input type="checkbox"/> If you are under 60, for tax purposes, please supply a second medical statement confirming that you're unlikely to return to work due to permanent disability.	<input type="checkbox"/> Employer statement. This is not required if you have only been self-employed in the 12 months prior to the claimed event.
<input type="checkbox"/> Certified copy of proof of identity of the person making the claim, this can include driver's licence, or passport.	<input type="checkbox"/> Certified copy of proof of identity, this can include a driver's licence, or passport.	<input type="checkbox"/> Employer statement. This is not required if you have only been self-employed in the 12 months before the claim event.	<input type="checkbox"/> Certified copy of proof of identity, this can include a driver's licence, or passport.
<input type="checkbox"/> Certified copy of probate/ letters of administration (if any)	<input type="checkbox"/> Authority to release information to our insurer	<input type="checkbox"/> Certified copy of proof of identity, this can include a driver's licence, or passport.	<input type="checkbox"/> Authority to release information to our insurer
<input type="checkbox"/> Certified copy of will (if any)	<input type="checkbox"/> Completed Claim for Terminal Illness Benefit (Claimant's Statement) form	<input type="checkbox"/> Authority to release information to our insurer	<input type="checkbox"/> Completed Claim for Income Protection Disablement Benefit (Claimant's Initial Statement) form
<input type="checkbox"/> Authority to release information to our insurer	<input type="checkbox"/> Completed Claim for Total and Permanent Disablement Benefit (Claimant's Initial Statement) form		

### How to certify your documents

- Make a copy of the original document.
- Take the original document and your copy to an authorised certifier. They will check your copy is the same as the original.
- Make sure every page of the documents is clearly noted "True copy of the original".


People who can certify your documents include: Accountant (member of ICA, ASA, IPA or CPA, ATMA, NTAA), Australian postal employee (5 or more years of continuous service), Chiropractor, Commissioner for Affidavits, Dentist, Financial adviser or financial planner, Judge, Justice of the Peace, Legal practitioner, Magistrate, Medical practitioner, Minister of religion, Nurse, Notary Public, Occupational therapist, Optometrist, Paramedic, Pharmacist, Physiotherapist, Police officer, Psychologist, Veterinary surgeon.

If you have a question or concern on how the insurer is handling your claim, you can contact us, Colonial First State.

 Call us on **13 13 36** Monday to Friday, 8am – 7pm, Sydney time.

 Email at **MB\_CFSclaims@cfs.com.au**

 Visit **www.cfs.com.au/insurance**

 **For complaints**  
Please tell us so we can fix the problem as we're here to support you. Visit our complaints policy to get started **www.cfs.com.au/complaints**