

Your guide to making a claim



We understand that making a life insurance claim can be an emotional and challenging time for you and your family. We're here to support and guide you through the process. Our duty to all of our customers is to be fair, honest and reasonable, and to handle all claims in a professional, sensitive and timely manner.

Below is a guide to help you understand the process, so you know what to expect:



1. Contact us

Let us know about your situation as soon as you can and we'll provide you with the process relevant to your personal situation and specific to your product. You can:

- call us on **133 731** or
- contact us via the My Resolution Life Portal or
- complete the **Claims notification online form**, found in step 1 of the 'Make a claim' section at resolutionlife.com.au.



2. We'll send you a claims pack to complete

This claims pack will include the forms and documents that you'll need to complete and then return to us at:

claims@resolutionlife.com.au

or

Resolution Life Claims
GPO Box 5441
SYDNEY NSW 2001

For injury or illness claims, you'll need to get your doctor or treating specialist to complete certain sections (noting your health provider is likely to charge you a fee for this information).

For death claims, you'll need to provide a certified copy of the death certificate and possibly a certified copy of the Will, Probate or Letters of Administration.



3. We'll assign you a dedicated Case Manager

Once we receive your completed claim forms, we'll assign you a dedicated Case Manager who will contact you to discuss your claim.

"We know that behind every claim is a person navigating something difficult. We're here to walk alongside you with care and understanding."



4. Your claim will be assessed

Your Case Manager will assess the information provided. All claims are unique and we'll let you know if we need more information. Your Case Manager will keep you regularly updated (every 20 business days or as agreed) on the progress of your claim.



5. Claim decision (outcome) and payment

Once we've completed the assessment of your claim, we'll call you and notify you in writing of the outcome. If your claim is successful, we'll pay the benefit amount.



Supporting your recovery where possible (Income Protection policies)

Research has shown that there are many benefits to recovering in a safe and supportive workplace. For ongoing Income Protection claims, your Case Manager will discuss with you what recovery options we can provide to support you in your return to work.



Can I nominate someone to act on my behalf?

Yes. When we send out our claims pack, it will include an 'Authority' form so you can nominate someone to support you and who can talk to us on your behalf about your claim. For example, this could be your spouse, another family member or your financial adviser.



Our claims philosophy

We will be there for our customers to help them realise their best life.

We hope this guide helps you to understand what will happen if you make a claim. You can also find out more about how we've supported our policy holders at claim time at resolutionlife.com.au/claim.

If you require additional support, we're here to help. Whether you need an interpreter, assistance with hearing impairment, or support with financial hardship, we'll work with you to find a suitable, sensitive and compassionate solution. You can find more information on our claims page under 'Additional Services' or by visiting resolutionlife.com.au/support-for-customers-experiencing-vulnerability.

Please remember that this is only a guide and when we manage your claim, we'll need to first consider the specific policy/product terms and conditions.

Need more information?

If you have any questions, please speak to your financial adviser or contact us:



Chat with us online at resolutionlife.com.au.



Submit an enquiry at resolutionlife.com.au/enquiry.



Call us on **133 731**.

Committed to fair outcomes

If you're unhappy with the way we've handled your claim or outcome, we encourage you to let us know at resolutionlife.com.au/complaints.

The Life Insurance Code of Practice

We are bound by the Life Insurance Code of Practice (the Life Code). The Life Code was designed to promote high standards of customer service across the life insurance industry and set a framework for insurer behaviour and responsibilities. The Life Code sets out timeframes for us to respond to claims, complaints and requests for information from you. To learn more, you can access the Life Code on the Council of Australian Life Insurers (CALI) website cali.org.au.

What you need to know

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