

# Making a life insurance claim

## Our commitment

In the event of a claim we (collectively being the Trustee, the Insurer and Fund Administrator) will treat you with empathy, compassion and respect, and guide you through your claim as quickly and simply as we can.

## The key steps during the claims process

- 1. When you are ready, you or your representative will need to initiate a claim request** – contact us on the relevant phone number between 9 am and 5 pm (AEST/AEDT), Monday to Friday, and we'll send you the claim forms to complete.

Product name	Phone	Mailing address
Master Fund Superannuation, Personal Super & Rollover Plan, Personal Super Portfolio, Select Personal Superannuation, SuperSelect	133 731	Trustee of Super Retirement Fund Locked Bag 5075 Parramatta NSW 2124

We will acknowledge the receipt of your request within one business day (or five business days if made in writing) and send you the claim forms.

Once we've received your completed claim forms, a dedicated case manager will be assigned to your case to support and guide you through the process. Once appointed your case manager will attempt to contact you within five business days to explain your cover eligibility and the claims process.

- 2. Claim assessment** – your case manager will let you know if we need additional information to assess your claim. Prior to making a decision we will keep you informed of our progress, and will update you at least every 20 business days, unless otherwise agreed with you.

We'll also respond to your requests for information or documents about your claim within 10 business days.

- 3. Claim decision** – your case manager will make a decision within 10 business days of all the information being received for the claim assessment, and forward their recommendation to the Trustee.

If your claim is successful:

Cover type	Timeframes	Payments
Death	For products that do not have a Trustee, the Issuer would normally pay the death benefit to the Estate if there is no valid nominated beneficiary. For products with a Trustee, based on the information provided, the Trustee may decide who will receive a benefit or they may request further information before making a decision. Further information can be found in the Superannuation Death Benefit Claim guide.	Lump sums paid from a super fund may have financial or tax implications, so you may wish to seek advice.
Total & Permanent Disability	Waiting periods may apply before benefit payments are made. Unless unexpected circumstances apply due to factors outside our control, a decision will be made no later than six months after notification of the claim, or six months after the end of the waiting period (whichever is later). Where we are unable to respond within the timeframes outlined above, we will inform you of this and keep you informed of our progress.	Lump sums paid from your super fund may have financial or tax implications, so you may wish to seek advice.
Income Protection	There will usually be a waiting period before benefit payments are made. For the majority of claims, a decision will be made no later than two months after notification, or two months after the end of the waiting period (whichever is later).	Benefit payments may be impacted by, or offset against, benefits from other sources, such as Centrelink or Workers' Compensation. Your case manager will let you know if you are required to attend ongoing assessments.

If your claim is unsuccessful, we'll call you to explain the reasons for the decision and the options available to you. The Fund's Trustee will independently review our assessment before any decision is made.

**4. More information** – We proudly support the Insurance in Super Code of Practice. You can find a copy on our website: [resolutionlife.com.au/findaform](https://resolutionlife.com.au/findaform)

## Enquiries and complaints

Most enquiries can be resolved quickly by simply talking with us. You can call us between 9 am and 5 pm (AEST/AEDT), Monday to Friday, so we can help.

If your enquiry is not resolved to your satisfaction, you may lodge a complaint by talking with us. Alternatively, you may lodge your complaint in writing by sending your complaint to:

Complaints Manager  
Resolution Life Customer Resolutions  
PO Box 234  
Parramatta NSW 2124

Or via email to: [au.service@resolutionlife.com.au](mailto:au.service@resolutionlife.com.au)

If you are dissatisfied with the response you receive, you may contact the Australian Financial Complaints Authority on **1800 931 678**.

## What you need to know

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