

**We work to help you
understand the benefits
and options when
claiming on insurance
held under your
Superannuation policies.**

**Turner
Freeman**
LAWYERS

I had never been in a lawyer's office before. Doing it the way Turner Freeman did it, I think, was admirable. The outcome exceeded what both of us expected.

Tom

If you are injured and unable to work, you may have insurance coverage – either previously arranged by you or through your superannuation. The insurance coverage may entitle you to:

- A lump sum payment for total and permanent disablement.
- Periodic income protection payments.
- Specific lump sum payment for a traumatic event.

If you were dependent upon a deceased loved one, you may be entitled to claim on their life insurance (also known as a Death Benefit), which often forms part of their superannuation.

To make an insurance claim, there are different requirements depending upon the nature of the claim and the relevant insurance policy. If you are not sure whether you have insurance coverage under your superannuation, we can ascertain this information for you.

Generally, there are claim forms, medical evidence and identification evidence required to make insurance claims. It is important that all evidence is obtained and claim forms are completed accurately. This will allow the insurer to make a decision on the insurance claim quickly.

Things you should know

- Insurance claims can be legally complex; there are long policy documents which determine entitlements. Those policy documents include definitions, which have to be satisfied in order to entitle the policy holder to the insurance amount. These definitions can be very tricky to navigate.
- Most insurance claims can be resolved without the need to go to Court.
- Entitlements under superannuation insurance policies are generally in addition to any workers compensation entitlements received.
- To access entitlements under an insurance policy, it is not necessary to prove that an injury was caused by someone else or that it was work related – it is only necessary to show that the injury affects your work capacity in accordance with the insurance policy wording.
- We act on a “no win, no fee” basis in all superannuation insurance claims. We also act on a fixed fee basis if a claim is resolved prior to commencing Court proceedings, so our clients know how much they will have to pay out of their benefit.

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