



What to expect



Key Points to remember

- Most claims are assessed within 5 working days based on accurate and complete initial claim forms.
- Our **HUB** can be accessed anytime, anywhere for up to date assessment progress. You can also upload, download or view submitted information and can receive an SMS notification anytime your claim progresses through the assessment process.
- You will be assigned a dedicated Hannover assessor who can assist with setting you up on the **HUB**. Your assessor will call you within 2 business days of receiving all of your initial claims documentation.
- Equip has a legal requirement to act in the best interest of our members and most claims are settled without the need for legal representation. If you feel your claim is not being handled appropriately please let us know by contacting the Equip Claims Manager.

Our members' best interests are at the core of all that we do and we always ensure any decision is assessed with this in mind.

Where to go for help

Helpline: 1800 682 626
Member Services: 03 9248 5923
Email: www.equipsuper.com.au/contact
Mailing: Equip, GPO Box 4303, Melbourne VIC 3001
Head Office: Level 12, 330 Collins Street Melbourne VIC 3000

Equisuper Superannuation Fund

ABN 33 813 823 017
USI 33 813 823 017 000
SPIN EPL0100AU

Equisuper Pty Ltd

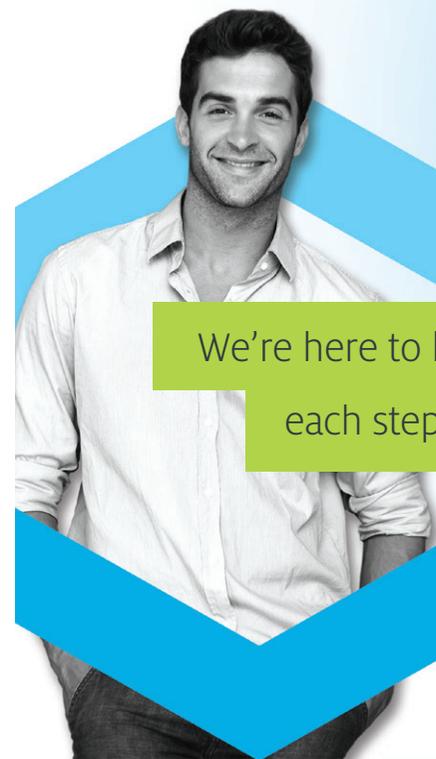
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Your insurance with Equip
– Claims explained



We're here to help you
each step of the way

www.equipsuper.com.au | Helpline 1800 682 626

Salary Continuance is a monthly benefit paid straight into your account while you demonstrate an inability to work due to illness or injury. Once we have determined your eligibility, the first payment generally starts:

- one month after the waiting period applicable to your policy
- each month thereafter paid in arrears
- benefits can be paid for up to 2 years from the date of your disability
- benefits can continue on a reduced sliding scale as you recover and if you return to work in a part time or reduced capacity
- any income you might receive (including work cover payments) will reduce the amount we pay you

A Total and Permanent Disablement (TPD)

payment is a lump sum amount generally made up of your superannuation account balance and an insured amount. To satisfy TPD, generally it is expected that you will not be able to return to work in the future and this will allow the release of a payment of your superannuation and insurance cover. Once accepted payment can be made to you

- in full
- or partially to retain use of your super account
- or we can set up an income stream which provides you with regular income payments to support you into retirement
- Equip's Financial Planning team can help if you're not sure about the best way to manage these funds

Our approach

Whilst all payments of an insured benefit are subject to the terms of our Insurance policy we have processes in place aimed at assessing and paying your claim as quickly as possible. There are four easy steps to claiming:

Step 1

Information

Firstly we must receive accurate, detailed information about your condition & employment circumstances.

Our enclosed claim forms should be completed in full and returned to Equip to allow your claim to be initiated.

Step 2

Assessment

Once received we will confirm your eligibility and send your forms onto our Insurer – Hannover who will assign you a dedicated claims assessor to assist you throughout the assessment process.

You'll also be given online access to our **HUB** where you can view the progress of our insurance assessment at any time and communicate directly with your assigned assessor.

Declined or Deferred Claims –

Where Hannover considers your condition does not satisfy the policy definitions, a recommendation will be made to either decline your claim or defer making a decision until further medical information can be gathered to review at a future date.

Step 3

Other information

Depending on your circumstances additional information may be asked of you, your doctor or employer to help support your claim.

If you are claiming for salary continuance, after approval, ongoing progress updates will also be needed. Your assessor will keep you informed, advise if this is required of you and will explain why it's needed. You may also be asked to attend a medical examination.

Step 4

Decision

After reviewing all of the information available, Hannover's decision will be reviewed by Equip to ensure that it is fair and reasonable. Equip will also assess the claim in line with the release of benefits requirements governed by superannuation legislation.

If you meet the eligibility conditions and the fund definition of TPD or SCI then a payment will be made to you.

Should this occur, Equip will review Hannover's decision closely and provide you with a copy of all of the information used to assess your claim. You will also be given the opportunity to provide any new evidence you might have to support your claim before a final decision is made.