

How to claim for Total and Permanent Disablement (TPD) Insurance

NGS Super gives you options for flexible insurance cover that suits you and your situation – keeping you and your family covered 24 hours a day, seven days a week.

NGS Super provides a standard level of TPD insurance cover automatically to all eligible members who are under the age of 65. The standard level is four units of cover.

If you become totally and permanently disabled, the Total and Permanent Disablement insurance cover that NGS Super provides may assist you with a lump sum benefit payment. The amount of your cover depends on your age at the time you become disabled and the number of units of cover you hold. If you are an insured member of NGS Super, the TPD benefit would consist of the insured component plus the account balance.

Take these steps to make a TPD claim.

What you should do	What we will do
<p>Step 1</p> <p>If you are ill or injured and have been advised by your doctor that you are not likely to be able to return to work at all, tell your employer that you'd like to make a claim for a TPD benefit or contact NGS Super directly. (Insurance forms will be sent to you generally one month before the waiting period ends).</p> <p>The waiting period is generally three months, however it may be reduced for a terminal illness. You can choose to submit your application at any time. If you do not have TPD insurance, you can claim a benefit based on your account balance.</p>	<p>When we have been advised of your intention to claim a TPD benefit, we will send you, your employer and the relevant medical practitioner the forms that must be completed to initiate your claim.</p>
<p>Step 2</p> <p>Complete the forms sent to you by NGS Super with your doctor and your employer and return them to NGS Super.</p>	<p>We will forward your completed forms to the insurer (CommInsure) for their review. The insurer will assess your claim using the information you have provided.</p>
<p>Step 3</p> <p>You may be asked to provide more medical evidence, such as a written report from your doctor or a specialist. In some cases, the insurer will ask you to see an independent doctor or specialist nominated by them.</p>	<p>Collecting medical information and other evidence to support your claim can be time-consuming. This process can take many weeks depending on the illness or injury. Additional medical examinations may be necessary for the assessment to be completed. We will tell you in writing whether your claim is approved or rejected.</p>
<p>Step 4</p> <p>You may have further steps to take in the insurance claim process if your claim is rejected.</p>	<p>If your claim is accepted, NGS Super will arrange payment of your TPD benefit.</p> <p>If your TPD claim has been rejected, you have the right to appeal against the Trustee's decision. You should provide any new evidence you may have to support your case. If you are still dissatisfied with the decision, you may put your concerns in writing to NGS Super's Complaints Officer.</p>

What is total and permanent disablement?

The definition of total and permanent disablement is detailed and is explained in the **Your Death and Disability Insurance cover fact sheet** which forms part of the *Member Guide*.

Do you need more information?

Further information about insurance options is detailed in the *Member Guide*.

If you would like to know more about TPD insurance, or wish to make a claim, please phone our NGS Super Customer Service Team on **1300 133 177**, Monday to Friday, between 8am and 8pm (AEST) or visit the website at **www.ngssuper.com.au** to download a copy of the *Member Guide* (Product Disclosure Statement).

Further information

NGS Super has representatives who can provide you with general advice and explain the options available through NGS Super.

- NSW/ACT call Kathy Alexander, Dee Duke or Jorjet Issavi on **(02) 9273 7900**
- QLD call Tana Brink or Neil Kent on **(07) 3874 8300**
- SA/NT call Elaine Facchino or John Pedersen on **(08) 8418 2400**
- Vic/Tas call Laurie Buchanan on **(03) 9811 0502**
- WA call Jon Cheney on **0488 188 344**

NGS financial planning service

NGS Super members are also entitled to

- free personal advice on single issues related to NGS Super, and
- a free initial consultation for a financial plan

through our financial planning service. We also offer low fixed fees for financial plans – no hidden costs or commissions.

For further information, or to make an appointment, please call the number below.

Contact us

1300 133 177

Email: www.ngssuper.com.au/contact-us

Website: www.ngssuper.com.au

Fax: **(03) 8640 0813**



Important information

This is general information only – it does not take into account your objectives, financial situation or needs.

Please assess your own financial situation, read the *Member Guide* (Product Disclosure Statement) for any product you may be thinking of acquiring and consider seeking professional advice before acting on this information.

The NGS financial planning service is offered to members of NGS Super (ABN 73 549 180 515) through an arrangement with Mercer Financial Advice (Australia) Pty Ltd (ABN 76 153 168 293) (MFA) which holds Australian Financial Services Licence No. 411766 authorising the provision of financial advice.

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