

How to make a disability claim



Information sheet

February 2024

We're here to guide you through your insurance claim process. This document will help get you started on your claim and let you know what to expect.

If you:

- become permanently disabled
- have Total and Permanent Disablement (TPD) cover with NGS Super and
- are eligible¹

you can receive your super account balance – plus any disability insurance benefit you're eligible for – as a lump sum payment.

If you have Income Protection (IP) cover too, both benefits may be payable, subject to claim eligibility and approval.

Total and Permanent Disablement cover (TPD)

NGS Super's Total and Permanent Disablement (TPD) cover is designed to help protect you against financial hardship if you are left unable to work due to a permanent disability caused by illness or injury.

You can find more information about TPD eligibility and definitions in our **Insurance guide** at ngssuper.com.au/pds. This will explain the criteria you must meet in order to receive a TPD payment.

If you have a permanent disability but do not have TPD cover, you can still apply to receive the money in your super. For more details, please call us on **1300 133 177**.

1. If you have Total and Permanent Disablement (TPD), we will lodge a claim with our insurer. They will assess your eligibility for the insured benefit and, if applicable, pay the benefit. You can find more information about eligibility for a TPD benefit in the **Insurance guide** at ngssuper.com.au/pds

Take these steps to make a disability claim

What you should do	Where there is no insurance cover (claiming Permanent Incapacity only)	Where there is insurance cover
Step 1		
<p>If you are ill or injured and your doctor has advised that you are not likely to be able to ever return to work, contact us on 1300 133 177. Alternatively, you can lodge your claim through Member Online by navigating to the TAL Insurance portal tile. You can choose to submit your application at any time. The sooner you let us know, the sooner we can help you start the claim process. Your disability claim may be for your account balance (permanent incapacity claim) and, if eligible, any TPD cover you may have (not all members have insurance cover).</p>	<p>Medical certificates will be required from a general practitioner and a specialist.</p> <p>To be eligible for Permanent Incapacity, the medical certificates must indicate you have a permanent physical or mental medical condition that is likely to stop you from ever working again in a job you are qualified to do by education, training or experience.</p>	<p>To support your claim, our insurer will need information from:</p> <ul style="list-style-type: none"> • you • your employer (if applicable) and • your treating doctor and possibly a specialist. <p>Our claims team will review the information provided to confirm your eligibility to claim. This includes confirming you had cover in place and your premiums were paid.</p> <p>You'll have a case manager assigned to you – they'll contact you to discuss each step involved in the claim process, as well as answer any questions you may have.</p>
Step 2		
<p>Return any requested forms or documentation to us. Your case manager will let you know when they've received your documents.</p>	<p>Once all documents have been completed and returned, we'll review the claim for determination.</p>	<p>The Insurer will assess your claim using the medical and other information provided. Your case manager will provide regular updates at least every 20 business days or as often as agreed with you. They'll let you know about the progress of your claim and any outstanding requirements.</p>
Step 3		
<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 may 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. While we aim to make a decision on your claim as quickly as possible, this process can take many weeks depending on the illness or injury, the type and complexity of your claim and how quickly the insurer is provided with the information they need to complete an assessment. Your case manager will let you know your claim progress, and you can also contact them directly at any time for an update. 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>	

(continued over)

2. The unrestricted non-preserved amount is the part of your benefit that is payable in cash at any time.

3. For more information on the tax that may be payable, please see the **Fees, costs and tax guide** available at ngssuper.com.au/pds.

Take these steps to make a disability claim *(continued)*

What you should do	Where there is no insurance cover (claiming Permanent Incapacity only)	Where there is insurance cover
Step 4		
If your claim is accepted	<p>If your claim is accepted, your account balance will become unrestricted non-preserved² and you will be able to access the funds. Tax may be payable on your payment.³</p> <p>Any insured benefit will be paid from the insurer to NGS. We can then pay the benefit into your super account where the funds will be invested in the Cash and Term Deposits investment option. An approval letter will be sent to you and include details of your benefit entitlements and payment options. You will then be able to switch investment options or choose to withdraw some or all of your benefit from your super account. Tax may be payable.³</p> <p>If a TPD benefit is payable to you, any Life cover you have will be reduced by the amount of TPD benefit paid. We will let you know if you are eligible for residual Life cover and the minimum balance required to retain this benefit.</p> <p>Before deciding on payment, we recommend that you obtain independent financial advice.</p>	
Step 5		
If your claim is declined	<p>If our insurer declines your claim, we'll complete an independent review of the decision and the evidence relied upon. The review will determine whether our insurer's decision to decline your claim was fair and reasonable. If we do not agree with our insurer's decision, we will have your case re-assessed. The insurer may request more evidence during their review. If the decision to decline is upheld, we will let you know in writing. If your TPD or Permanent Incapacity claim is not accepted, you have the right to appeal against the decision. You should provide any new evidence you may have to support your case, and your claim will be re-assessed.</p> <p>Once we have reviewed your claim, the decision will be further reviewed by the Fund's Claims Review and Insurance Committee before we advise you of the decision. If you are still dissatisfied with the decision, you may put your concerns in writing to NGS Super's Complaints Officer and further action taken to further review your claim.</p> <p>If you are still not satisfied with the decision, you can lodge a complaint within 2 years with the Australian Financial Complaints Authority (AFCA).</p> <p>Australian Financial Complaints Authority (AFCA)</p> <p>Mail: GPO Box 3 MELBOURNE VIC 3001</p> <p>Phone: 1800 931 678 (free call)</p> <p>Email: info@afca.org.au</p> <p>Online: afca.org.au</p> <p>This is a free service to you.</p>	

Do you need more information?

If you would like to know more about cover options, or wish to make a claim, please call us on **1300 133 177**, Monday to Friday, 8am–8pm (AEST/AEDT) or visit the website at ngssuper.com.au/pds to download a copy of the **NGS Accumulation Product Disclosure Statement** and **Insurance guide**.

We also offer low-cost tailored advice through NGS Financial Planning. To make an appointment, call us on **1300 133 177** or complete the **Financial Advice Enquiry Form** or visit ngssuper.com.au/advice for more information.

Important information

The information provided is general information only and does not take into account your personal objectives, financial situation or needs. Before acting on this information or making an investment decision, you should consider your personal circumstances and read the **NGS Accumulation Product Disclosure Statement** and **Target Market Determinations** for more information. You should also consider obtaining financial, taxation and/or legal advice which is tailored to your personal circumstances before making a decision.

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