

CommInsure claims

Support. It's such a simple word that means so much. We all need it at one time or another. And when you're dealing with bad news, CommInsure has the support you need.

We know that you take out insurance to protect yourselves and family should the worst actually happen; and at CommInsure, we understand the importance of delivering on that promise at claim time. Our skilled claims team are passionate about what they do and always strive to deliver a seamless, efficient and compassionate approach.

In 2013 we paid more than \$665 million in life and disability claims to over 10,000 customers and their families*:

- Life/Terminal illness \$273.3 million
- TPD/Trauma \$225.8 million
- Income protection \$166 million

That's over \$12 million every week!

*Retail and Group statistics combined.

CommInsure's claims philosophy is simple. We pay all genuine claims as soon as possible, once all the necessary documentation has been received and assessed.



Claims strength

Our claims assessment team is one of the largest in the country, allowing us to manage smaller case loads and provide a personalised service at claim time.

Our team includes:

- 65 claims Case Managers and support staff
- one Chief Medical Officer
- four Medical Consultants
- four Rehabilitation Consultants
- two Forensic Accountants
- one Rheumatologist
- one Psychiatrist.

We employ people with backgrounds in rehabilitation, nursing, commerce, law, economics, medicine, medical science,

health science and psychology. These professionals liaise with our Case Managers, assisting them to make informed decisions.

Making a claim

While assessing your claim quickly is important, we don't stop there. We assign a dedicated Claims Manager to you who will ensure regular contact is maintained so we can better understand your circumstances and needs. And for income protection claims, we can actively work with you to help speed up your recovery and return to work.

For more information about our claims process, and to hear real life CommInsure claimants share their stories, please visit comminsureclaims.com.au

How to make a claim with CommInsure

1 Initial claim notification

To notify us of your claim please call CommInsure on **13 1056**. Your claim case will be directed to a Case Manager, who will spend some time discussing your situation and explaining how we assess the claim and what information we may need.

2 Claim kit sent

Following the initial discussion, we will send you a claim kit by email or post within 48 hours. This pack will include a letter explaining the next steps, relevant claim forms and FAQs.

3 Claim assessment

Our Case Managers will review the information you have provided in the claim form and start the assessment of your claim. In addition to paying your benefit, we will also consider health and wellbeing programs such as rehabilitation programs to assist your return to work. To assist you through this process, we will ensure your financial adviser is also copied in on all relevant and non-confidential correspondence.

4 Claim decision

The last thing you want to do at claim time is spend time chasing up your claim. We aim to assess all claims within five business days of receiving your completed form. Your claim decision may be deferred if we need additional information to complete the claim assessment.

On occasion we may need to decline a claim. For declined claims, we will let you know the reason why and we are happy to review any extra information which may impact our decision. We will also inform you of independent internal and external bodies for you to contact if you wish to raise concerns or resolve any dispute.

We pay quickly!

Our industry-leading FastTrack claims service goes one better where possible, by providing advance payments when you need it most! In 2013:

- we assessed and agreed to pay 45% of all trauma and terminal illness claims in less than 48 hours
- we paid 34% of all income protection claims in less than 24 hours.

Your Case Manager will let you know if your claim meets the eligibility criteria for FastTrack.

Recent claims paid

Recently paid out Trauma claims*

Sex	Age	Occupation	Years in-force	Sum insured	Cause of claim
Male	48 years	Operations manager	3 years	\$275,000	Heart attack
Female	29 years	Chef	2 years	\$103,500	Thyroid cancer
Female	50 years	School teacher	7 years	\$400,050	Breast cancer
Male	25 years	Electrician	4 years	\$275,000	Coma
Male	59 years	Financial planner	11 years	\$712,000	Coronary heart bypass surgery

Recently paid out Total and Permanent Disability claims*

Sex	Age	Occupation	Years in-force	Sum insured	Cause of claim
Female	27 years	Mother	6 years	\$280,000	Multiple sclerosis
Male	52 years	Dentist	12 years	\$750,600	Nerve damage
Female	41 years	Shop owner	2 years	\$157,000	Prolapsed disc
Female	52 years	Cardiac nurse	6 years	\$670,000	Stroke
Male	23 years	Carpet layer	2 years	\$325,570	Bursitis

Recently paid out income protection claims*

Sex	Age	Occupation	Years in-force	Monthly benefit	Total paid	Cause of claim
Male	38 years	Metal cutter	6 years	\$3,925	\$42,569	Shoulder injury
Male	32 years	Roofer	3 years	\$5,800	\$175,900	Epilepsy
Female	33 years	Bank clerk	7 years	\$6,100	\$29,374	Total knee replacement
Male	32 years	Laboratory technician	4 years	\$4,496	\$172,211	Tremors
Female	43 years	Naturopath	2 years	\$2,150	\$11,209	Cardiomyopathy

*As at 1 December 2013.

For more information:

13 1056

8am – 8pm (Sydney time)

Monday to Friday

Adviser: adviser.comminsurance.com.au

Customer: comminsuranceclaims.com.au

Important information

The examples in this brochure are based on real scenarios and included for illustrative purposes only. As each claim is considered on the specific circumstances of each case, a claim with the same or similar identifying features will not necessarily result in the same outcome. This advice has been prepared by Comminsurance, a registered business name of The Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809 AFSL 235035 (CMLA). As this advice has been prepared without considering your objectives, financial situation or needs, you should, before acting on the advice, consider its appropriateness to your circumstances. Total Care Plan/Total Care Plan Super/Income Care are components of Comminsurance Protection. The Comminsurance Protection Combined Product Disclosure Statement (PDS) and Policy is issued by CMLA and The Colonial Mutual Superannuation Pty Ltd ABN 56 006 831 983 AFSL 235025, the Trustee of the Colonial Super Retirement Fund ABN 40 328 908 469 (the Fund). CMLA is responsible for the administration of the Fund and provides insurance benefits to the Fund as insurer. The Comminsurance Protection PDS and Policy is available from your financial adviser, by calling **13 1056** or from commbank.com.au and should be considered in making any decision about these products. CMLA and the Trustee are both wholly owned but non-guaranteed subsidiaries of the Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945. Comminsurance can be contacted by phone, our website or you can write to us. You pay us premiums or fees for the products that we provide to you. We do not charge you any additional fees for the products that we provide to you with any general advice. Staff within Comminsurance who provide a service do not receive specific payments or commissions for the giving of that service but do receive salaries. Bonuses and other benefits may also be paid by us. You may receive advice in relation to the products we offer from financial advisers that do not work for Comminsurance. These advisers may receive remuneration from us. Your adviser may be required to set out the remuneration and commissions they receive in their financial service guide or statement of advice.