



intrustsuper
INCOME PROTECTION
CLAIMS GUIDE

YOUR POLICY

Maximum Weekly Benefit

90% of Income.

Default Waiting Period

Default: 21 consecutive days. Options: 30, 45 or 90 consecutive days.

How to make an insurance claim

1. Contact Windsor Income Protection [WIP]

- A claims representative will explain the claims procedure and send you the necessary paperwork
- You will need to provide us with as much information as possible about the condition you're claiming for, including any medical reports
- We will be in direct contact with you throughout the claims process

2. Complete the paperwork and lodge your claim

- Make sure to attach all the requested information to save time and not delay the decision making process

3. WIP assesses your claim

- We will notify you by letter and text once your claim has been received. You will be allocated a Case Manager who will use the information provided to make an assessment
- Your Case Manager may ask for more information from your doctor, employer and any other information as required to make an assessment

4. WIP will make a decision about your claim

- After considering all evidence, we will decide if your claim meets policy criteria. They will advise you of the decision
- If your claim is accepted, a letter will be sent out notifying you of this, and information on how a benefit is paid. If your claim is declined, a letter will be sent out notifying you of the reasons for the decline and advising you of the next steps for appeal if you disagree with the decision

Q&A's

What is the Waiting Period?

This is the minimum number of consecutive days you must be off work before benefits can be considered for your claimed condition. Please note that no benefits are payable during the Waiting Period.

How is my benefit calculated?

Your maximum benefit is up to 90% of your income and is calculated using your wages earned for the 12 months prior to your incapacity.

Do I need ongoing medical certificates while I am receiving Income Protection?

Yes! All time lost for your claimed condition must be medically supported. Please ensure that all medical certificates provided by your doctor state the condition and period you are being certified unfit for. Occasionally we will ask you to complete a Medical Declaration Form to ascertain further information regarding your condition.

How often will I be paid?

Benefits are processed fortnightly in accordance with the terms and conditions of the Policy.

What happens if I receive income from other sources whilst receiving Income Protection benefits?

We will deduct all other income you receive during the same benefit period so it is important that you declare all other income you receive whilst on claim with us.

What if I have a work related injury and am receiving Workers Compensation Benefits?

Whilst you are in receipt of Workers Compensation benefits, we will make up the difference between your Workers Compensation benefits and what our benefits are.

What happens if I am fit to return to work?

Your benefits will cease when you are fit to return to work.

What happens if I am fit to return to work on partial duties?

If you are fit to go back to work on partial duties, and are not earning your Pre-Disability Income, then we can review making up the difference between what you earned from your partial duties and our benefit amount.

The document and any recommendations, analysis or advice herein are not intended to be taken as, nor does it constitute, legal, insurance or professional advice. It is not specific to any individual circumstances regarding policy terms, conditions and exclusions. Please note that the above information is subject to terms and conditions of the Intrust Super income protection policy, and is correct for the current policy in force which is effective as at 1 November 2014. However, previous Intrust Super policies will differ on terms and conditions. For further information please contact Intrust Super on 132 467 to obtain a copy of the policy document. The above information is correct as at 1 July 2015 and is subject to change.

Windsor Income Protection Pty Ltd ABN 56104714171 AFSL 400598.

Remember...

Your Case Manager is here to assist you in your return to work during this difficult period, so it's vital that you maintain regular contact with them to ensure that the claims experience is smooth and seamless on both sides. If you have any queries about your claim, please contact one of our claims representatives

1300 547 966

who will be more than
happy to assist.



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