



intrustsuper
INCOME PROTECTION
FACT SHEET

YOURPOLICY

Maximum Weekly Benefit	90% of Income.
Default Waiting Period	Default: 21 consecutive days. Options: 30, 45 or 90 consecutive days.
Maximum Benefit Period	<p>Sickness 104 weeks or to the date the Insured Member turns 65 years, whichever occurs first.</p> <p>INSURED MEMBER's aged 65 & above – 12 weeks or to the date they turn 70 years, whichever occurs first.</p> <p>If on claim when they turn 65 years, the Insured Member will receive an additional 12 weeks but only to a maximum of 104 weeks total Benefit.</p> <p>Injury 104 weeks or to the date the Insured Member turns 65 years, whichever occurs first.</p> <p>INSURED MEMBER's aged 65 & above – 52 weeks or to the date they turn 70 years, whichever occurs first.</p> <p>If on claim when they turn 65 years, the Insured Member will receive an additional 52 weeks but only to a maximum of 104 weeks total Benefit.</p> <p>Disablement caused by MENTAL CONDITION The Maximum Benefit Period for MENTAL CONDITION is restricted to 52 weeks.</p>

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 (Core) income protection policy, and is correct for the current policy in force which is effective as at 1 October 2017. 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 29 March 2019 and is subject to change.

Windsor Income Protection Pty Ltd ABN 56104714171 AFSL 400598.
n2n Claims Solutions Pty Ltd ABN 60603109888.

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

1800 999 626

who will be more than
happy to assist.



www.n2nclaims.com.au

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