

# Ambulance Officers' Insurance claims



This fact sheet provides information about making a terminal illness claim under the Ambulance Officers' Insurance policy. It also has information about complaints, proof of identity and certification of document requirements.

## NSW ambulance officers have access to two types of insurance through their Aware Super membership:

- 1 automatic cover for death (including terminal illness), and total and permanent disablement (TPD) available to all eligible members of the fund; and
- 2 supplemental death (including terminal illness) cover specifically available to eligible NSW ambulance officers under the Ambulance Officers' Insurance policy. This death cover is provided under the terms of the *NSW Ambulance Income Protection and Death Benefits (State) Award 2017*, and it is also subject to the terms and conditions of the life insurance policy issued to the trustee by the insurer, TAL Life Limited.

If you held compulsory Ambulance Officers' Insurance on or before



## 19 August 2016

you may be eligible to claim a total and permanent disablement (TPD) insured benefit, subject to the terms and conditions of the policy. Call us if you'd like more information.

The *Member Booklet Supplement: Insurance (Ambulance Officers' Super)*, which is available on our website and from customer service, has information about both automatic cover and supplemental cover.

Supplemental Ambulance Officers' Insurance is compulsory for all eligible officers up to age 65. This means that if you are eligible, you cannot opt out of Ambulance Officers' Insurance but it will cease automatically when you are no longer an eligible officer.

Ambulance Officers' Insurance covers you for death and terminal illness. If a terminal illness benefit is paid, there is no additional cover for death. The level of cover depends on whether you are *on duty* or *off duty* at the time of the insured event.

### Eligibility

Your insurance will start automatically when the Ambulance Service of NSW advises the insurer that you are eligible.

You are eligible if you are an officer aged:



## 65 and younger

and you are **not**

- a member of the State Superannuation Scheme (SSS); or
- a member of the State Authorities Superannuation Scheme (SASS) who has additional benefit cover.

If you were ineligible because of one of these two conditions, but you become eligible because you left SSS or ceased to be a member of SASS with additional benefit cover, then your Ambulance Officers' Insurance cover will start subject to the following:

- if you were at work performing normal duties on the day you left SSS, or ceased to be a member of SASS with additional benefit cover, your cover will start on that date; or
- if you were not at work performing normal duties on the day you left SSS, or ceased to be a member of SASS with additional benefit cover, your cover will only start if you return to work and you are performing normal duties for a continuous period of 30 days; and
- you are aged less than 65.

We rely on information provided by the Ambulance Service of NSW when advising ambulance officers if they are covered under Ambulance Officers' Insurance, however the eligibility for cover is reviewed as part of assessing any claim.



## Terminal illness claims

The Ambulance Officers' Insurance policy allows for payment of a death benefit prior to death if you are diagnosed with a terminal illness (see definition below).

You can apply for this benefit by calling us on **1300 650 873** and letting us know that you intend to make a claim. We will send you the following forms to complete to support your claim:

Form name	Who completes?
Application for payment of a disablement benefit	You
Terminal illness claim	You
Attending doctor's statement (terminal illness)	Your treating medical practitioner
Attending specialist's statement (terminal illness)	Your treating specialist
Two confidential medical reports on terminal illness	One completed by you and your treating specialist. The other completed by you and your general practitioner

If your terminal illness claim is accepted and you satisfy the criteria for the early release of the benefit, no tax will be deducted from the payment.

### Definition of terminal illness (from the insurance policy)

Terminal illness means the insurer is satisfied, on medical or other evidence, that the Insured Member is suffering an illness that two registered Medical Practitioners (at least one of whom is a specialist practicing in an area related to the illness suffered by the Insured Member) have certified, jointly or separately while the Insured Member is covered under the Policy, is likely to result in the Insured Member's death within a period that ends not more than 12 months after the date of the certification and the 12 month period has not yet expired in relation to the certificates.

## Other information

What happens if the insurer declines my claim? We review the initial claim decision to ensure it is fair and reasonable. If, after this process, you are advised that the decision has been declined and you disagree with this decision you may lodge a complaint with us.

Our fact sheet *Complaints handling* outlines the process for lodging a complaint. The fact sheet is available on our website under Important information and from customer service.

### What is a certified copy?

A certified copy of an original document is one that is signed, witnessed and stamped as being a 'certified true copy' by an authorised person in your state or country qualified to witness Statutory Declarations such as a Justice of the Peace, Solicitor, Barrister, Notary Public and pharmacist. We can accept photocopies of original documents that have been certified but we're not able to accept photocopies of certified documents. A full list of documents that satisfy these requirements, and the people authorised to provide certified true copies, is provided on the claim form.

Our *Member Booklet Supplement: Insurance (Ambulance Officers' Super)* has information about premiums payable for death and terminal illness cover and how the benefit is calculated.

## We're here to help

### Contact us

Phone: 1300 650 873  
8.30am to 6pm (AEST)  
Monday to Friday  
Int'l: +61 3 9131 6373  
Email: enquiries@aware.com.au



### Get advice

Phone: 1800 620 305  
8.15am to 8.15pm (AEST)  
Monday to Friday  
Book: aware.com.au/advice  
Email: clientservicecentre@aware.com.au



### Visit us

Come and see us at one of our local offices around Australia for help with your super account, including setting up your account online.  
aware.com.au/locations



### Important information

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