

Applying for a Death or Terminal Illness claim

We understand this can be a difficult time. Our aim is to make the process of making a claim as easy as possible.

This guide aims to provide more information about the Death or Terminal Illness claim process and addresses commonly asked questions. For more detailed information, please refer to the Plan's insurance booklet and Product Disclosure Statement (PDS) [available online at mercersuper.com.au/pds](https://mercersuper.com.au/pds).

Commonly asked questions

What is Death insurance cover?

Death insurance cover is a type of insurance that offers a lump sum payment to nominated beneficiaries upon the insured member's passing. It provides financial protection and support to loved ones during this difficult time.

What documents are required when making a Death claim?

In all instances, a death certificate is necessary. The specific documentation required for processing the claim depends on the member's beneficiary nominations and the designated manner of nomination.

What is a Terminal Illness benefit?

A Terminal Illness benefit provides an early payout of the full sum insured if the insured person is diagnosed with a terminal illness and meets the policy's definition of terminal illness.

What documents are needed when making a Terminal Illness claim?

To facilitate the assessment of the claim, the insured member, or authorised representative, will be required to submit certain documents, including a claim form and relevant medical evidence. As each claim is unique, the specific documents needed will be communicated to you during the claim process.

How do I know if I'm eligible to make a Terminal Illness claim?

Eligibility for a Terminal Illness benefit is determined by various factors, including age, the status of the insured member's coverage at the time of the claim, and the specific eligibility criteria outlined in the plan guide or insurance booklet.

How do I know I'm eligible to make a claim via the AIA eClaims portal?

The AIA eClaims portal is available to members of the following plans within Mercer Super:

- Employer Section of the Corporate Super Division covered by the AIA Umbrella Policy
- Mercer Business Super
- Mercer Smart Super – Retail and Business
- Westpac Group Plan

Members belonging to any of these plans are eligible to access the AIA eClaims portal for claim submissions.

What are the steps involved in assessing a Death or a Terminal Illness claim?

We understand making a Death claim can take time. The claims process involves several steps, with roles for us, the insurer, and beneficiaries. Beneficiaries will need to provide relevant documents and attend assessments. We'll check the eligibility for insurance cover and gather all the necessary information for claim assessment. Once we've received everything, we'll submit the information to the insurer. The insurer will assess the claim and any medical evidence provided to support it.

For an insured terminal illness benefit, doctors must indicate the insured member is likely to pass away within 24 months to access the insurance cover. Please note some plans allow for a 12 month period. If the claim is approved, the insured amount (if any) will be paid to Mercer Super and then distributed according to the provided instructions.

How long will it take to assess the claim?

The duration of the process can vary and is influenced by several factors, including the timely submission of documents by all beneficiaries, the processing time required by our team, and the possibility of objections to the proposed benefit payment method by any party involved.

What is the role of the Trustee during the claims process?

The Trustee has a duty to act in the financial interests of members. We make every effort to ensure that all the information that we and the insurer need to process the claim is collected and provided to the insurer to assess the claim.

We'll also review all decisions made by the insurer and make a determination about the payment of the benefit.

What is the role of the insurer?

The insurer will make an assessment of the claim based on the information provided to them. The insurer will then communicate their decision to the Trustee.

We'll provide updates, at least every 20 business days, on the progress of the claim and can be contacted if there are any queries.

How will payments be made if the claim is accepted?

Where Terminal Illness benefits are approved for payment by the Trustee, a lump sum amount will be payable. The benefit will be paid to the member's nominated account.

Are there any tax or financial implications when the benefit is paid?

We suggest seeking financial advice about any tax which might be deducted prior to payment of a benefit. It's important to consider the impact on Centrelink or other benefits if taking out a lump sum is being considered.

If the insurer decides not to accept the claim, will Mercer Super review that decision?

The Trustee has a duty to act in the best financial interests of members and is bound by the Superannuation Industry (Supervision) Act 1993.

If the insurer informs us that it has decided not to pay the claim, it'll be referred to the Trustee for review and consideration. If the Trustee requires extra information or does not agree with the insurer's decision, the claim will be referred back to the insurer for reconsideration. We'll be in contact to advise on next steps and provide an opportunity for further representation or submissions.

What are the Terms of Cover?

The Terms of Cover, including the policy's standard exclusions and limitations, are described in the Product Disclosure Statement and/or other communications received since joining Mercer Super which are available on our website [at mercersuper.com.au/pds](https://www.mercersuper.com.au/pds).

If Death insurance cover (including Terminal Illness, when applicable) is with more than one account within Mercer Super, or accounts with any other superannuation fund, can multiple claims be made?

If there is Death insurance cover with multiple superannuation funds, it's generally possible to make multiple claims in the event of insured member's death. Each superannuation fund will have its own Death insurance policy and benefit amount, and beneficiaries can make separate claims to each fund.

How does Death insurance or Terminal Illness benefit cover affect a member's superannuation balance?

Death insurance or Terminal Illness benefit cover typically does not directly impact a member's superannuation balance. These benefits are separate from the superannuation balance and are paid out in addition to it. If a member's plan offers a defined benefit, special rules govern the calculation of the benefit.



We're here to help

Speak with one of our claims consultants on **1300 008 605**, Monday to Friday 8am-7pm (AEST/AEDT).

Visit our Mercer Super website at [mercersuper.com.au](https://www.mercersuper.com.au).

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