

Making a Total and Permanent Disablement claim

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

This guide will help ensure you're well informed throughout the entire process by answering some commonly asked questions. For more details, please refer to your Plan's insurance booklet and Product Disclosure Statement (PDS) [available online at mercersuper.com.au/pds](https://www.mercersuper.com.au/pds).

Your questions answered

What is Total and Permanent Disablement (TPD) insurance?

TPD insurance is a type of insurance cover that provides financial protection in the event you become totally and permanently disabled and are unable to work. It's designed to provide a lump sum benefit to help cover medical expenses, ongoing care, and other financial obligations when you're unable to earn an income due to a disabling condition.

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

Your eligibility for a TPD insurance benefit will be determined by various factors, including your age, the status of your cover at the time of the claim, and the specific eligibility criteria outlined in your plan guide or insurance booklet.

What are the steps involved in assessing the claim?

We acknowledge this is a challenging time. The claims process incorporates a number of steps, and there are roles for us, for the insurer and for you. You may be required to provide relevant documents and attend assessments.

If you're eligible for a TPD insurance benefit, we'll put together all the information the insurer needs to assess your claim. Once we've received everything, we'll submit the information to the insurer, who will make an assessment of the claim.

What documents do I need to provide when making a TPD claim?

To facilitate the assessment of your claim, you'll 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 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.

How long will it take to assess the claim?

Each case is different. Claims for TPD are complex and can take up to six months to assess. The process can take longer if we're waiting for information from your employer, your treating doctor, specialists, or other professionals engaged by the insurer.

We'll do whatever we can to minimise delays and will let you know if there are any progress updates.

Who else can initiate a claim?

In addition to the member themselves, there are certain individuals who can initiate a claim on the member's behalf. These individuals include:

- Family members, such as a spouse, parent, or an adult child, who may be able to initiate a claim on the member's behalf. However, the member will need to provide their authority before the claims process can proceed.
- Lawyers appointed by the member to represent them can also initiate a claim on their behalf. Once again, the member will need to provide their authority for the claims process to proceed.

In all cases, a valid third-party authority is required to act on behalf of a member. This requirement ensures the member's privacy and rights are protected throughout the claims process.

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

The Trustee has a duty to act in the best 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 about the progress of the claim at least every 20 business days. You can of course, also contact us if you have any queries.

How will payments be made if the claim is accepted?

If your claim has been approved by the insurer, the insured amount (if any) will be paid to Mercer Super. Where your TPD benefit has been approved for payment by the Trustee, it will be paid according to the instructions provided.

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

We suggest you seek financial advice about any tax which might be deducted prior to payment of a benefit, the impact on Centrelink or other benefits if you're considering taking a lump sum.

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 contact you to advise of the next steps.

We'll also provide you with an opportunity to make further representations and submissions, as well as further information about your claim.

What are the Terms of Cover?

The terms of your 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 I have TPD insurance cover with more than one account within Mercer Super, or accounts with any other superannuation funds, can I make multiple TPD claims?

The ability to make multiple TPD claims, subject to policy maximums, may vary depending on the specific coverage provided by your plan or any other superannuation fund.

How does TPD insurance affect my superannuation balance?

The TPD insurance benefit, if eligible, is provided in addition to your superannuation balance. Special rules apply to plans that offer defined benefits.



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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