

Claiming Total and Permanent
Disablement (TPD) insurance

Frequently Asked Questions

June 2025





We're here to help

Speak with one of our Claims consultants on **1300 008 605**, Monday to Friday 9am-5pm (AEST/AEDT). If you're calling from overseas, please call us on +61 3 9192 4446.

You should read these Frequently Asked Questions along with the *Claiming Total and Permanent Disablement (TPD) insurance guide*. You can access this document at **mercersuper.com.au/claims**.

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Claiming Total and Permanent Disablement (TPD) insurance: Frequently Asked Questions

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1. What is TPD insurance?

Generally, Total and Permanent Disablement (TPD) insurance provides a lump sum benefit payment if you become permanently disabled due to illness or injury and you're unlikely to ever work again in any job you're reasonably suited for (based on your education, training or experience). It's designed to provide financial support to help cover medical expenses, rehabilitation costs, and ongoing living expenses.

To receive a TPD benefit, the insurer must determine that you meet their definition of TPD. The TPD definition which applies to your claim will depend on:

- Which Mercer Super plan you're in
- The date of disablement, as defined by the insurer

Sometimes different TPD definitions apply depending on factors such as:

- Your age at the date of disablement
- Your employment history leading up to the date of disablement

Your Case Manager will let you know which TPD definition applies to you, together with which Mercer Super plan you're in.

What is the date of disablement?

The date of disablement is important as it determines which TPD definition applies to you. It is typically linked to:

- The date your doctor certifies you as totally and permanently disabled
- The date you last performed the normal duties of your job
- The date you last worked in any capacity
- The date you're unable to perform your activities of daily living

Your Case Manager will let you know how the date of disablement is defined in your cover.

How do I know if I have TPD cover at my date of disablement?

Your Case Manager will be able to assist you.



Are there different types of TPD cover available?

Yes. There can be, but only if you choose to apply for voluntary TPD cover, and this additional amount of cover was approved by the insurer. The two types of cover available are:

- *Default cover:* Most members automatically receive default TPD once they meet certain eligibility criteria. This typically includes being at least 25 years old with a super account balance of at least \$6,000.
- *Voluntary cover:* Sometimes members want that extra layer of protection which you can apply for through your Mercer Super account. The insurer may decide to offer you cover which is subject to additional terms and conditions.

What are limitations and exclusions?

This is where you may not be paid cover due to a clause in your policy. It could also limit the amount you're entitled to. If this is the case, you will be advised once your claim has been assessed by the insurer.

Your Case Manager can provide you with further information on the limitations and exclusions that may apply.

Standard limitations and exclusions apply to all members with default insurance which is issued automatically. If you have voluntary cover, you may have personal exclusions that apply, as agreed with the insurer.

2. Roles and responsibilities

The key people involved include you, your Case Manager, the insurer and the trustee.

You

Provide any information requested by your Case Manager and keep them informed of any changes to your personal or medical situation, including updates to your contact details, medical treatment, or if you return to work.

Your Case Manager

They will be assigned to assist you. Their role is to help communicate on your behalf with the insurer. This includes collecting and sharing all the necessary information for your claim. They will also guide you through the process, inform you of what's required, and help you if there are any difficulties with documents.

The insurer

Assesses the claim based on the terms and conditions of cover applying to your Mercer Super plan and communicates to the trustee their recommendation about whether they intend to pay or not pay the insurance claim.

The trustee

The trustee of Mercer Super is responsible for managing the super fund on behalf of members. As the trustee, they have a duty to act in the best financial interests of members. They will:

- Review the recommendations made by the insurer to accept or decline the claim.
- Ensure the amount received from the insurer is correct (if they approve the claim). You will then see this amount in your super account.
- Determine if you meet the condition of release called Permanent Incapacity so that we can pay your super as per your instructions, including any amount paid by the insurer.

What is the Trust Deed?

The Trust Deed is the foundational legal document for any super fund in Australia. It sets out the rules and terms for establishing, operating and managing the fund. It outlines the fund's objectives, powers and responsibilities of the trustee, and rules for who can be a member, and their rights. In addition, this includes the eligible dependants in the deed.

The Trust Deed operates in line with superannuation law to form the fund's governing rules.



3. Claims process and timeframes

How do I start a TPD claim?

To start the claims process, call us on **1300 008 605**, Monday to Friday 9am-5pm (AEST/AEDT), or email us at mercersuperclaims@mercer.com. If you're calling from overseas, please call us on +61 3 9192 4446. We'll guide you through the necessary steps and documentation required.

If you're unable to call, you can also let us know by post:

Mercer Super Claims
GPO Box 4303
Melbourne VIC 3001

How long will it take to assess my claim?

We provide timeframes for each of the steps involved in making a claim in our *Claiming Total and Permanent Disablement (TPD) insurance guide*.

We adhere to industry standards about timeframes for handling claims. However, there may be times where *exceptional circumstances* can lead to delays in processing times.

What are *exceptional circumstances* that may lead to processing delays?

Exceptional circumstances broadly cover claims where:

- There are delays in the supply of documents
- The claim is complex and requires investigation beyond expected timeframes
- Any additional medical information is required and the time it takes to receive the reports

How can I speed up the claim?

We understand that this process can be overwhelming, and we want to help you move your claim forward as smoothly as possible. To ensure your claim is processed quickly, please provide all requested documents and information as soon as you can.

If you have any questions or are unsure about any of the documents or forms, don't hesitate to reach out to us before submitting them. We're here to assist you, as unclear or incomplete documentation can lead to delays in processing your claim.

Call **1300 008 605**, Monday to Friday 9am-5pm (AEST/AEDT). If you're calling from overseas, please call us on +61 3 9192 4446.

What happens if my claim is declined?

If the **insurer's recommendation** is to decline the claim, we'll review their recommendation within **15 business days**. 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.

Who else can start a claim?

In addition to you, there are certain individuals who can start a claim on your behalf.

- Family members, such as a spouse, parent, or an adult child
- A lawyer/solicitor that you appoint to represent you can also start a claim on your behalf.

In all cases you'll need to provide your authority before the claims process can proceed. This requirement ensures your privacy and rights are protected throughout the claims process. Your Case Manager will be able to help with this.



4. Documents and evidence

What documents do I need to provide?

We've listed the main documents in Step 3 of the *Claiming Total and Permanent Disablement (TPD) insurance guide* to assist. However, depending on your individual claim, we'll outline these separately to you in a letter.

Do I need medical reports or evidence?

Yes, these will be outlined in the letter from your Case Manager.

How recent do my medical documents need to be?

We typically need medical records from around the time you stopped working or became unable to work (if you're unemployed). We may also require documents regarding any current or ongoing treatment. Your Case Manager will provide specific guidance on the timeframe required for your claim.

How do I get a certified copy of an official document?

For more information about certified identification, including how to get your documents certified, please read the Completing proof of identity factsheet. You can find this at: mercersuper.com.au/identitychecklist.

What if I can't find some of the details needed for identification?

Your Case Manager will be able to help you with other options to identify yourself.

5. Financial considerations

When can I expect to be paid?

From when you first contact us, the process to payment is usually within six months from the date you notify us of your decision to claim.

While we aim to keep the process as smooth as possible, some factors may affect processing times and could extend it to over 12 months. Please refer to the *Claiming Total and Permanent Disablement (TPD) insurance guide* which includes timeframes for each of the steps involved in making a claim.

Will the payment go directly to me or my super account?

If your TPD claim is approved by the insurer, any payment will go into your super and form part of your account balance. Please refer to Step 7 within the *Claiming Total and Permanent Disablement (TPD) insurance guide*.

Can I access both my superannuation and any insurance?

Yes, if your super includes any TPD insurance payment from the insurer, and you satisfy the Permanent Incapacity condition of release you may receive both.

If your TPD insurance claim is not approved, you can still access your super account through the Permanent Incapacity condition of release.

For more information, please see Step 7 within the *Claiming Total and Permanent Disablement (TPD) insurance guide*.

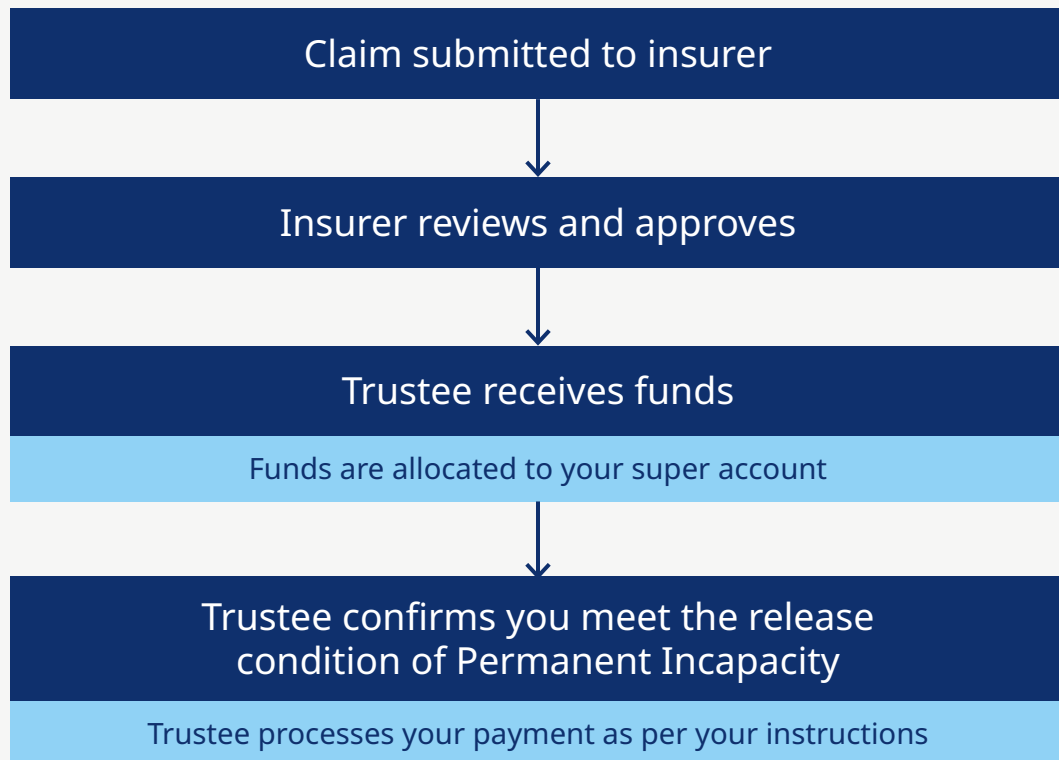
What happens if I take all of the money out of my account?

If you withdraw your entire super benefit, you will lose any remaining insurance you currently have. If you want your remaining insurance to continue you will need to leave a sufficient balance in your account to fund future premiums.

This information is intended as a guide only and does not constitute advice. Before making a withdrawal, you should speak to a licensed financial adviser about the impacts this could have on your remaining insurance entitlements.

As a Mercer Super member, you have access to limited financial advice about your Mercer Super account at no extra cost. Find out more here: mercersuper.com.au/advice

Steps to payment



6. Additional considerations

What if I have multiple super accounts with TPD cover? Can multiple claims be made?

Yes. Each claim will be assessed separately in accordance with the terms and conditions of the insurance policies providing TPD cover in other accounts, whether within Mercer Super or other super funds. Please be aware that the definition of TPD may vary between each different TPD application.

Important information

Please note that this information only applies to the insurance held in the Mercer Super plan where you're making a TPD claim. If you hold insurance in other super funds or with life insurers, you may be able to apply to claim separately under these other policies.

Are there any waiting periods?

The waiting period for TPD cover provided through Mercer Super plans is generally three to six months.

Are there any medical conditions where a waiting period doesn't apply?

Yes, sometimes your TPD claim can be assessed straight away without the need for a waiting period. This depends on the cover provided through your Mercer Super plan on the date of your disablement and your diagnosed medical condition.

Examples of conditions where waiting periods may not apply in some plans can include: advanced heart failure (including cardiomyopathy), Alzheimer's, permanent blindness, muscular dystrophy, paraplegia, and Parkinson's disease.

Your Case Manager will let you know about any waiting period that applies for your TPD claim.

My TPD insurance claim has been approved. Will I still be covered for death?

This will depend on the terms and conditions of cover applying to your Mercer Super plan. Your Case Manager will let you know if you hold any remaining cover.

What if I return to work after a TPD Claim is approved - do I have to return the money?

No, the insurer and the trustee approve your insurance claim and release of super as at the time of assessment. If you make a full recovery, the trustee will not attempt to recover the benefit.

However, if you still have a super balance, you may no longer be able to access your super benefit under Permanent Incapacity. Your Case Manager will let you know if this is the case.

What if I don't have TPD cover?


If you don't have TPD cover but can't work anymore due to illness or injury, you may be able to access your super because of Permanent Incapacity. We'll let you know if this applies to you and explain what you need to do.

Is there another way I can access my super?

Under some circumstances, like severe financial hardship or compassionate grounds, you may be able to access some of your super early. You can find out more about eligibility together with support services available to you on our website at: mercersuper.com.au/superannuation/accessing-your-super-early/

What are my advice options?

There may be financial or tax implications you should consider when accessing your benefit. Advice from a licensed professional, such as a financial adviser, may be helpful to decide the best option for you when it comes to your superannuation benefits. See our website for more information about advice options: mercersuper.com.au/advice



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This document provides important information to assist with claiming a TPD benefit through a Mercer Super plan. You should not rely solely on this document as a full and complete description of the terms and conditions (and exclusions) of the insurance policy that applies to you. In the event of any inconsistency between this document and the insurance policy, the full terms and conditions (including exclusions) of the insurance policy will apply. Benefits can only be paid in accordance with the Mercer Super Trust Deed and the applicable insurance policy terms and conditions (including eligibility requirements). Your Case Manager can help to answer any specific questions you may have about a claim.

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