

Ambulance Officers' Insurance claims



NSW ambulance officers have access to two types of insurance through their First State Super membership:

1. automatic cover for death, terminal illness, and total and permanent disablement (TPD) available to all eligible members of the fund; and
2. supplemental death and 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.

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.

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.

We issue member statements twice a year that show your level of cover and the premiums paid by the Ambulance Service of NSW on your behalf.

Eligibility

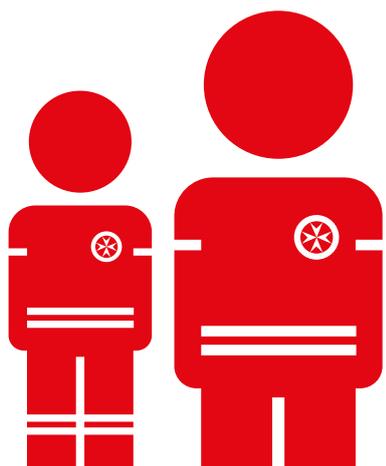
Your insurance will start automatically when the Ambulance Service of NSW advises the insurer that you are eligible. You are eligible if you are an officer aged less than 65 and you are not:

- 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.



**Insurance is there
to protect you and
your family's financial
future.**

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
Confidential medical report on terminal illness (two copies)	You and either your treating specialist or medical 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 we are 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 certifies.

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 and from customer service.

What is a certified copy?

Whenever you apply for payment of money from your super fund, including an insurance payment, you will be asked to provide a certified copy of proof of age and identity documents.

A certified copy must be signed, witnessed and stamped as 'certified true copy' by a person in your state or country qualified to witness statutory declarations such as a justice of the peace, solicitor, barrister, or notary public. We accept photocopies of documents containing an *original certification*, but not photocopies of certified documents.

A full list of acceptable documents and people who can certify these documents is provided on the *Application for payment of a disablement benefit* form and our fact sheet, *Providing proof of ID*. Both documents are available on our website and from customer service.

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.

Here to help!

Super can be quite complicated and sometimes you just want to know that you're making the right decisions. Because the right decisions about your super can make a real difference to your financial future.

So if you've got any questions, or you just want the comfort of knowing you're on the right track, getting some advice can help.

StatePlus is our financial planning business and is wholly owned by us. The team at StatePlus can answer simple questions about your super over the phone, or if your situation is more complex, prepare a full financial plan for you. It's all up to you, no obligation. Book online at firststatesuper.com.au/advice or call **1800 620 305** (Monday to Friday 8.15 am to 8.15 pm AEST/AEDT) to arrange an appointment.

Financial planning services are provided by our financial planning business, State Super Financial Services Australia Limited, trading as StatePlus ABN 86 003 742 756 AFSL No. 238430. StatePlus is wholly owned by First State Super.



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