

Making an insurance claim

Claim time is when your insurance policy really proves itself.

After all, this is when the financial back up plan you put in place 'just in case' kicks in and provides the financial security you and your family need.

At the time of making a claim your circumstances aren't going to be great. Insurers understand this so have put robust claims processes in place so they can help you as quickly as possible.

Many insurers also offer additional support services, like access to independent counsellors or rehabilitation services, where appropriate. Some insurers also offer a financial planning benefit which allows you to access professional advice on how best to use your claimed benefit to sustain your family's financial future.

1. INFORMATION

- As soon as the thought crosses your mind that you might have reason to make an insurance claim, call us. Even if you think it's a long shot, you might be pleasantly surprised. Some policies even cover trivial events like a broken arm.
- We will speak with your insurer and become the 'Project Manager' of your claim.
- Your insurer will provide a claim form for you to complete. Depending on the type of claim, claim forms may also be sent to your doctor. We will let you know whether you need to include additional information such as financial statements, death certificate or Medicare records.

2. ASSESMENT

- Once you have returned the claim form and supporting documents to us, we will deal directly with your insurer to make sure your claim is promptly assessed.
- The assessment is based on the facts you supply in the claim form and supporting documents. We will let you know if the insurer needs any further information and explain why it is important to the claim.
- If any specific assessments are required, the insurer will cover the costs incurred.

3. DECISION

- Most claims are straightforward and usually take only a few weeks to assess. Complex cases make take longer.
- We will let you know the insurer's decision as soon as we know.
- On the rare occasion where a claim is denied, the insurer will provide an explanation.
- If the claim is ongoing, e.g. for an income protection claim, the insurer will request information frequently, usually on a monthly basis. We will continue to help you through this process.

If you ever find yourself in a position where you think may need to make a claim, please contact Evaluesco on 02 9252 6800 or by email at advice@evaluesco.com.au



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