

# Helpful tips when lodging a claim

## Income Protection (IP)



WE'RE  
FOR LIFE

We understand that making a claim can seem confusing at a difficult time. That's why we try to make the process as easy as possible. AIA Australia is the insurer for your IP Policy, and to help you there's some tips below.

### What happens when you make a claim?

When you make a claim your employer will check your details and write to you. If your claim form is completed correctly, your employer will send it to us and we will start processing your claim. If your form is incomplete, or does not include all necessary information, it may slow the process down.

Once we have your claim form we will go through it and make a decision about your claim. Sometimes we will need to request information from third party providers (e.g. your doctor, workers' compensation) and this may slow the process down. We will not be able to process your claim until we have this information, but once we have it, we'll do so as quickly as possible.

### What if I need help?

To assist you through the claims process, you'll have access to a dedicated case manager who will oversee your claim and be able to help you if you have anything you're not sure about. They'll be in touch shortly to introduce themselves and will provide their contact details for any ongoing questions or any other assistance in relation to your claim.

### How can you speed up your claim?

#### 1. Give as much information as possible upfront

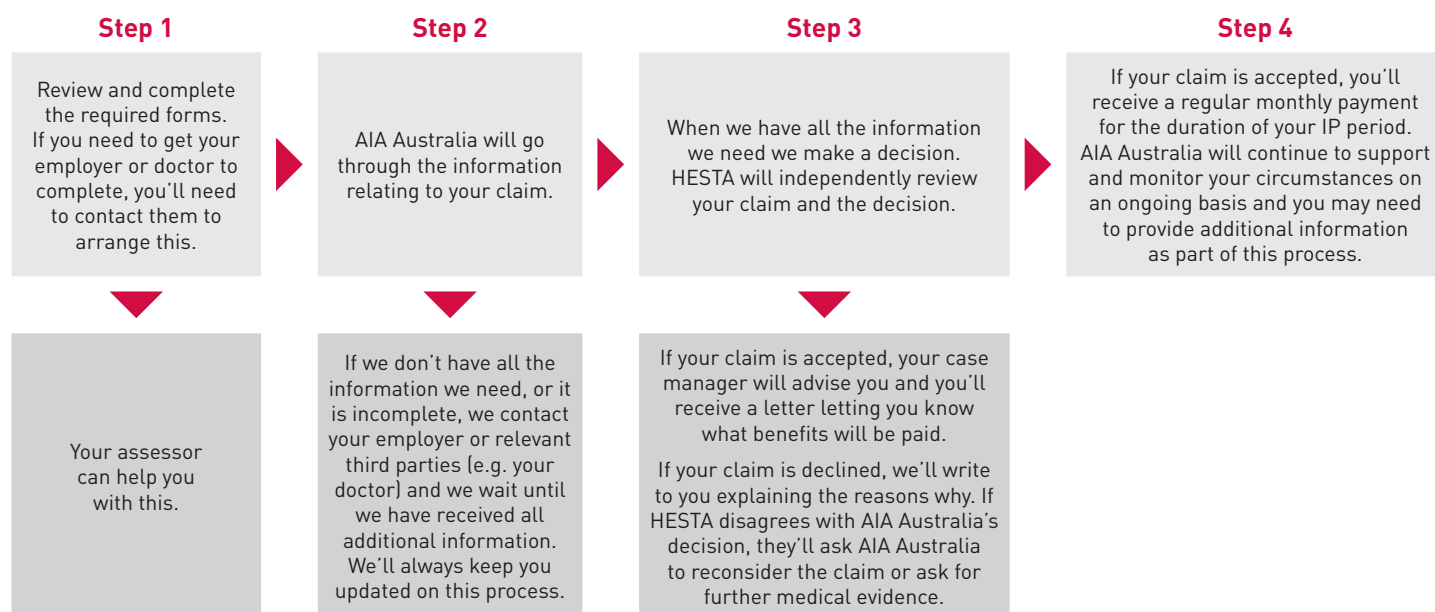
As we don't know about your circumstances, we need to ask for a lot of information to be able to make a decision about your claim. So it's important to provide as much information as possible upfront. Most delays happen when we don't get all the information we need. You can help speed up the process by providing all relevant information when you first complete your form.

#### 2. Check the information you provide is correct and complete

Before sending in your form and any other documents, read through the form and check that all information is correct and that you haven't missed anything.

#### 3. Follow-up promptly

If for any reason you are asked to provide further information, please respond quickly so we can process your claim.



## Frequently asked questions about lodging a claim

### Why do I have to provide information to support my claim?

We need this information to understand your circumstances and decide whether your claim is covered by the insurance policy.

### How long will it take to assess my claim?

The time it takes to assess your claim varies as we assess each claim on its merits. It will depend on whether we have all the information we need upfront and whether we need to request additional information.

### How can I speed up the process of assessing my claim?

You can speed up the process by providing as much information as you can upfront, ensuring that your form is fully complete, and following up with third parties (e.g. doctor) to ensure they provide any information requested from them.

### Why does AIA Australia need a Medical Attendant's Statement?

The Medical Attendant's Statement gives information about the diagnosis, treatment and current status of your condition. We use this information to assist us in assessing your claim.

### Why does AIA Australia need an Employer Statement?

The Employer Statement helps us understand your work environment and the impact your condition has on your ability to perform your work.

### What is a certified copy?

A 'certified copy' of a document such as your Driver's Licence or Passport means the document must be certified 'as a true copy of the original document'. The person who certifies must be either a:

- magistrate, or a CEO of a Commonwealth Court
- registrar or deputy registrar of a court
- JP or notary public
- police officer
- person in charge of a post office agency or an Australia Post employee of two or more years service
- Australian Consular or diplomatic officer
- officer of a financial institution or finance company of at least two years service
- officer of an AFSL holder, or an authorised representative of an AFSL holder, of at least two years continuous service
- CPA or chartered accountant of at least two years standing.

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The information contained in this document is for general reference and guidance purposes only. While AIA Australia has made all reasonable efforts to ensure the information is up-to-date and accurate, the information may be subject to change from time to time. The information should not be construed as advice of any type. AIA Australia treats and assesses all claims it receives on a case by case basis taking into account the individual circumstances applying to each particular claim. As such, AIA Australia reserves the right at all times to deviate from the standard processes and procedures described in this document if required.

**STATEMENT BY CLAIMANT.** Please answer ALL relevant questions fully, not doing so could result in delays in processing your claim.

Plan name

Member number (if superannuation owned)

Policy number

MP8302

## SECTION A – Personal details

Claimant name

Date of birth

/ /

Residential address

Postcode

Telephone (home)

(work)

(mobile)

Your last physical  
day at work?

/ /

E-mail

(for correspondence)

## SECTION B – Claim details

1. What is the nature of your injury/sickness?

(If an injury, please provide full details of the extent of your injuries. If to a limb, specify whether left or right.)

2. When did the injury or symptoms of your sickness first occur?

Date

/ /

Time

am/pm

**If your claim is for an injury – please answer question 3**

**If your claim is for sickness – please answer question 4**

3. If your claim is for an injury, please advise:

(a) how did the injury occur (including what caused it and the events leading up to the injury)?

(b) where did the injury occur? (Please provide the full address details of the place where the injury occurred.)

(c) were there any witnesses to the injury? ☐ Yes ☐ No If 'Yes', please provide their names and telephone contact details (if known).

4. (a) If your claim is for sickness, on what date was the diagnosis made?

Date

/ /

(b) Please describe your current symptoms and their severity.

## SECTION C – Treatment for this condition

1. (a) When did you first consult a doctor or medical provider for your injury/sickness?  /  /

Name of doctor/medical provider  
who made the diagnosis

Field of practice (i.e. GP, cardiologist, etc.)

Telephone

Address

- (b) When did you last consult this doctor or medical provider?  /  /

- (c) Is this your usual doctor or medical provider? ☐ Yes ☐ No

If 'No', please provide the name, address and telephone number of your usual doctor or medical provider.

Name

Telephone

Address

- (d) How long have you attended your usual doctor or medical provider?

- (e) Have you consulted any other doctors and/or medical providers for your condition? ☐ Yes ☐ No

If 'Yes', please provide details below (attach a separate sheet if required).

Date first consulted	Date last consulted	Name of medical provider and field of practice (e.g. oncologist, cardiologist, etc.)	Address and telephone contact details
<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/>	<input type="text"/> Tel: <input type="text"/>
<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/>	<input type="text"/> Tel: <input type="text"/>
<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/>	<input type="text"/> Tel: <input type="text"/>

2. Were you hospitalised for this condition? ☐ Yes ☐ No

If 'Yes', please provide details below and copies of your discharge summaries (attach a separate sheet if required).

Date admitted	Date discharged	Hospital name	Address and telephone contact details
<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/>	<input type="text"/> Tel: <input type="text"/>
<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/>	<input type="text"/> Tel: <input type="text"/>
<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/>	<input type="text"/> Tel: <input type="text"/>

3. Have you ever had the same or similar injury or sickness before? ☐ Yes ☐ No If 'Yes', please advise the following:

- (a) the date the injury or sickness occurred.  /  /

- (b) what was the nature of the injury or sickness?

- (c) please provide the names and contact details of any doctors or medical providers you consulted (attach a separate sheet if required).

Name	Address and telephone contact details
<input type="text"/>	<input type="text"/> Tel: <input type="text"/>
<input type="text"/>	<input type="text"/> Tel: <input type="text"/>

## SECTION C – Treatment for this condition (continued)

4. Do you have a return to work plan or have you discussed one with your doctor or employer? ☐ Yes ☐ No

If 'Yes', please provide details (including the name of the rehabilitation provider and their contact details).

If 'No', please provide the reason and whether you believe occupational rehabilitation (e.g. return to work plan, studying, re-training, up-skilling etc.) could assist you.


## SECTION D – Medical history

1. Give the dates and reasons for all other consultations with your usual doctor or medical provider and medications taken during the last three years.

Date	Reason	Medications taken (other than for cold or influenza)

2. Have you attended any other doctor or medical provider (other than detailed in Section C question 1) during the last three years? ☐ Yes ☐ No

If 'Yes', please give details below.

Date	Reason	Name, address and telephone contact number of doctor	Medications taken (other than for cold or influenza)
		Tel:	
		Tel:	
		Tel:	

3. Have you been disabled or incapacitated through any other injury or sickness in the last 12 months? ☐ Yes ☐ No

If 'Yes', please advise the nature of the injury or sickness and how many days of sick leave you required.


## SECTION E – Occupation details

1. Employer name

Street address  Postcode

Contact numbers (phone)  (facsimile)

2. What was your job title when you ceased work?

3. Please provide details of your usual work duties and % of time spent on those duties.

Work duties	% of time spent
1	
2	
3	
4	
5	
6	
	100%

4. (a) Was your employment ☐ Full-time ☐ Part-time ☐ Casual ☐ Contractor

(b) If contractor, please provide the term of contract? From  /  /  To  /  /

5. Where did you work (e.g. office, factory, building site)?

6. How long have you been in that job?  Years  Months

7. How many hours per week, on average, did you work in the last three months prior to ceasing work?

8. Did you supervise other employees? ☐ Yes ☐ No

9. Please indicate (✓) the following requirements of your usual job, where applicable.

	Never	Occasional (i.e. less than 33% of the time)	Frequent (i.e. approximately 50% of the time)	Continuous (i.e. more than 66% of the time)
Lift/carry 20 kg and over	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lift/carry, 5 to 19 kg	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lift/carry, under 5 kg	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Reaching above shoulders	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

10. What percentage of time, on average, did you spend in the following activities while performing your usual job?

<input type="text"/> % Sitting	<input type="text"/> % Standing	<input type="text"/> % Walking	<input type="text"/> % Bending	<input type="text"/> % Lifting
<input type="text"/> % Driving	<input type="text"/> % Climbing	<input type="text"/> % Crawling	<input type="text"/> % Kneeling	

11. Were you required to travel as part of your usual occupation? ☐ Yes ☐ No

If 'Yes', please state the following:

(a) how many kilometres per week did you travel?  km

(b) please provide details (nature of travel and type of vehicle, e.g. car, bus, train, plane, truck, ferry etc.)?

12. How far from home was your place of employment and how did you get there?

## SECTION E – Occupation details (continued)

13. Did you have a second job when you ceased work for your injury or illness? ☐ Yes ☐ No (If 'No' please go to Section F.)

14. Employer name   
 Street address  Postcode   
 Contact numbers (phone)  (facsimile)

15. What was your job title when you ceased work?

16. Please provide details of your usual work duties and % of time spent on those duties.

Work duties	% of time spent
1	
2	
3	
4	
5	
6	
	100%

17. (a) Was your employment ☐ Full-time ☐ Part-time ☐ Casual ☐ Contractor

(b) If contractor, please provide the term of contract? From  /  /  To  /  /

18. Where did you work (e.g. office, factory, building site)?

19. How long have you been in that job?  Years  Months

20. How many hours per week, on average, did you work in the last three months prior to ceasing work?

21. Did you supervise other employees? ☐ Yes ☐ No

22. Please indicate (✓) the following requirements of your usual job, where applicable.

	Never	Occasional (i.e. less than 33% of the time)	Frequent (i.e. approximately 50% of the time)	Continuous (i.e. more than 66% of the time)
Lift/carry 20 kg and over	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lift/carry, 5 to 19 kg	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lift/carry, under 5 kg	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Reaching above shoulders	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

23. What percentage of time, on average, did you spend in the following activities while performing your usual job?

% Sitting  % Standing  % Walking  % Bending  % Lifting  
 % Driving  % Climbing  % Crawling  % Kneeling

24. Were you required to travel as part of your usual occupation? ☐ Yes ☐ No

If 'Yes', please state the following:

(a) how many kilometres per week did you travel?  km

(b) please provide details (nature of travel and type of vehicle, e.g. car, bus, train, plane, truck, ferry etc.)?

12. How far from home was your place of employment and how did you get there?

## SECTION F – Level of disability

1. Please list which of your usual occupation duties you **can** and **cannot** do solely due to your injury or sickness.

Work duties you **can** do

Work duties you **cannot** do


2. Have you returned to work? ☐ Yes – If 'Yes', please continue to question 3.  
☐ No – If 'No', please continue to question 4.

3. (a) If you are working, when did you return to work and in what capacity (full-time, part-time or casual and paid or unpaid)?

Full-time  /  /  Part-time  /  /  Casual  /  /  ☐ Paid ☐ Unpaid

- (b) How many hours a week are you working?

- (c) If you have returned to work with a different employer, please provide the following information:

Other employer name/s and contact details  
(if different to Section E, question 1)

Job title

Duties

Gross  
monthly income

			\$
			\$

4. If you have not returned to work, when do you think you will be able to return to work?

Full-time  /  /  Part-time  /  /  Casual  /  /

5. (a) If you are currently not working, have you applied for any jobs since ceasing work? ☐ Yes ☐ No  
If 'Yes', please provide details (including dates, employer and job title).


- (b) If successful please provide details of your new employer, job title and your expected start date.


6. What jobs do you think you may be able to do in the future?




## SECTION G – Vocational history

1. What is your level of education? ☐ Primary ☐ Secondary ☐ TAFE ☐ Tertiary

2. Please provide a detailed education history of all secondary, tertiary, TAFE courses and any other job related training undertaken (attach a separate sheet if required or your resume). If not in Australia, please advise which country the qualification was provided.

Course description/qualification	Country	Date started	Date qualified
		/ /	/ /
		/ /	/ /
		/ /	/ /
		/ /	/ /
		/ /	/ /
		/ /	/ /

3. Please provide a detailed work history for the last ten years (please attach a separate sheet if required or your resume). If not in Australia, please advise which country the work was performed.

Period of employment	Employer	Job title	Position description/duties
/ / to / /			
/ / to / /			
/ / to / /			
/ / to / /			

## SECTION H – Activities and restrictions

1. (a) Please describe your hobbies, interests and social activities.


(b) Are you still able to pursue these? ☐ Yes ☐ No If 'No', please describe how long your condition has affected your hobbies, interests and social activities (e.g. which activities can you no longer perform).


(c) What are your current daily activities?


## SECTION I – Other benefits

1. Have you previously made a claim against this policy? ☐ Yes ☐ No If 'Yes', please provide details.


2. (a) As a result of your injury/sickness, have you received, or are you entitled to receive/claim any benefits from:

<input type="checkbox"/> Workers' compensation	<input type="checkbox"/> Centrelink (Please ask Centrelink to provide you with an income statement/break-down of payment.)
<input type="checkbox"/> Common law	<input type="checkbox"/> Another insurer (e.g. for another income protection policy)
<input type="checkbox"/> TAC	<input type="checkbox"/> Any other source. Please state: <input type="text"/>

- (b) If you are receiving or have received any benefits, please provide full details of each benefit including:

Type of claim	<input type="text"/>	Claim/Ref number	<input type="text"/>
Insurer (if applicable)	<input type="text"/>	Gross amount of claim	\$ <input type="text"/> per week
Contact person	<input type="text"/>	Contact number	<input type="text"/>
Type of claim	<input type="text"/>	Claim/Ref number	<input type="text"/>
Insurer (if applicable)	<input type="text"/>	Gross amount of claim	\$ <input type="text"/> per week
Contact person	<input type="text"/>	Contact number	<input type="text"/>

3. Do you have any other sources of income? ☐ Yes ☐ No If 'Yes', please provide details.


## SECTION J – Checklist

- ☐ I have attached a certified copy of my: ☐ Driver's licence or ☐ Passport or ☐ Birth certificate
- ☐ I have provided any other information that was requested or that may assist my claim.
- ☐ I have provided my doctor with my plan name and member number (if applicable) so he/she can complete the Medical Attendant's Statement.
- ☐ I have fully completed this form, to ensure my claim is assessed promptly.

## SECTION K – Declarations and authorities

### DECLARATION AND CONSENT

I declare the information in this claim form is true, correct and complete.

I understand and agree that if I make any false or fraudulent statements, or fail to advise the insurer, AIA Australia Limited, of any relevant information regarding my claim, AIA Australia Limited may refuse to pay benefits and proceed to cancel my claim and/or my insurance cover.

I have read and consent to the handling, collection, use and disclosure of my personal and sensitive information in the manner described in this form and the Privacy Policy on the AIA Australia website [www.aia.com.au](http://www.aia.com.au) as updated from time to time, including (without limitation) for the purposes of investigation, assessment and management of my claim and related purposes, and the collection and exchange of my personal information from and with the following (where relevant):

- a. the life insured, policy owner or beneficiaries of my insurance policy
- b. my representatives (including my financial adviser), employer and financial institution
- c. other insurers (including workers' compensation insurers), insurance brokers and intermediaries and insurance and credit reference agencies
- d. medical and health providers, including the ambulance service
- e. AIA Australia's investigators, service providers, partners and reinsurers
- f. regulatory and law enforcement agencies
- g. the trustee and administrator of my superannuation fund and
- h. other third parties assisting with the investigation, assessment and management of my claim.

I also authorise AIA Australia to contact me directly to obtain personal and sensitive information in the course of investigating, assessing and managing my claim.

### AUTHORITY TO OBTAIN INFORMATION

I hereby authorise any individual, organisation or entity within any of the above categories (a to h) that holds my personal and sensitive information to release that information to AIA Australia Limited on request, for the purpose of investigating, assessing and managing my claim.

I hereby authorise any medical practitioner, medical provider, health professional, hospital, dentist or other person who has attended me, to release to AIA Australia Limited or its representatives all information with respect to any sickness or injury, medical history, consultations, prescriptions, or treatment and copies of all hospital or medical records.

I authorise any previous and my current employer to provide AIA Australia Limited with details of my employment and pay history.

**I agree a copy of this authorisation shall be considered as effective and valid as the original.**

Name (please print)

Claimant's signature

Date

This section summarises key information in of the AIA Australia Privacy Policy, which may be updated from time to time. For further information, please review the most up to date full version of the AIA Australia Privacy Policy on AIA Australia's website at [www.aia.com.au](http://www.aia.com.au).

AIA Australia Limited is part of the AIA Group. Your privacy is important to us and AIA Australia Limited is bound by the privacy principles which apply to private sector organisations under the Privacy Act, and other laws which protect your privacy. AIA Australia Limited, AIA Financial Services Limited, AIA Group and their related bodies corporate and joint venture partners (together referred to as "AIA Australia", "we", "us" and "our") provide you the following notification and information about our Privacy Policy and your rights.

#### Why we collect personal information

We collect, use and disclose personal information (including sensitive information) for purposes set out in our Privacy Policy, including to process your applications, enquiries and requests in relation to insurance and other products, for underwriting and reinsurance purposes, to administer, assess and manage your insurance and other products, including claims, and to provide, manage and improve our products and services. We may not be able to do these things without your personal information. We may also collect, use and disclose personal information to understand your needs, interests and behaviour, personalise our dealings with you, to verify your identity, authority to act on behalf of a customer and personal information, maintain and update our records, manage our relationship with you, comply with local and foreign laws and regulatory requests, detect, manage and deal with improper conduct and commercial risks and for reporting and research purposes. We may also notify you of offers and other information about products or services we think may interest you. If you do not wish to receive these direct marketing communications, you may indicate this where prompted or by contacting us as set out in our Privacy Policy. If you do not wish to receive these direct marketing communications, you may indicate this where prompted or by contacting us as set out in our Privacy Policy.

#### How we collect, use and disclose personal information

We may collect your personal information from various sources including forms you submit and our records about your use of our products and services and dealings with us, including any telephone, email and online interactions. We may also collect your information from public sources, social media and from the parties described in our Privacy Policy. We are required or authorised to collect personal information under various laws including the Life Insurance Act, Insurance Contracts Act, Corporations Act and other laws set out in our Privacy Policy. Where you provide us with personal information about someone else you must have their consent to provide their personal information to us in the manner described in our Privacy Policy.

We may collect your personal information from, and exchange your personal information with, our affiliates and third parties, including the life insured, policy owner or beneficiaries of your insurance policy, our service providers, your representatives (including your financial adviser), the trustee and administrator of a superannuation fund, your employer or bank, health providers, partners used in our activities or business initiatives, reinsurers, insurance brokers and intermediaries, regulatory and law enforcement agencies, and other parties as described in our Privacy Policy. Parties to whom we disclose personal information may be located in Australia, South Africa, the US, Europe, Asia and other countries including those set out in our Privacy Policy and you acknowledge that Australian Privacy Principle 8.1 (which relates to cross-border disclosures) will not apply to the disclosure, we will not be accountable for those overseas parties under the Privacy Act and you may not be able to seek redress under the Privacy Act.

Where we provide your personal information to a third party, the third party may collect, use and disclose your personal information in accordance with their own privacy policy and procedures. These may be different to those of AIA Australia.

#### Other important information

By providing information to us or your adviser (and the licensed dealer or broker they represent), the trustee or administrator of a superannuation fund, or other representative or intermediary, submitting or continuing with a form or claim, or otherwise interacting or continuing your relationship with us, you confirm that you agree and consent to the collection, use (including holding and storage), disclosure and handling of personal information (including sensitive information) in the manner described in the most up to date version of our Privacy Policy on our website and that you have been notified of the matters set out in the AIA Australia Privacy Policy before providing personal information to us. You agree that we may not issue a separate notice each time personal information is collected.

You must obtain and read the most up to date version of the AIA Australia Privacy Policy from our website at [www.aia.com.au](http://www.aia.com.au) or by contacting us on 1800 333 613 to obtain a copy. You have the right to access the personal information we hold about you, and can request the correction of your personal data if it is inaccurate, incomplete or out of date. Requests for access or correction can be directed to us using the details in the 'Contact us' section below. Our Privacy Policy provides more detail about our collection, use (including handling and storage), disclosure of personal information and how you can access and correct your personal information, make a privacy related complaint and how we will deal with that complaint, and your opt-out rights.

For the avoidance of doubt, the Privacy Policy applicable to the management and handling of personal information will be the most current version published at [www.aia.com.au](http://www.aia.com.au) shall supersede and replace all previous Privacy Policies and/or Privacy Statements and privacy summaries that you may receive or access, including but not limited to those contained in or referred to in any telephone recordings and calls, applications, underwriting and claim forms, Product Disclosure Statements and other insurance and disclosure statements and documentation.

#### Contact us

If you have any questions or concerns about your personal information, please contact us as set out below:

The Compliance Manager  
AIA Australia Limited  
PO Box 6111  
Melbourne VIC 3004  
Phone 1800 333 613