

Turner Freeman Lawyers

Disability and Superannuation Claims

There are 5 broad areas of insurance coverage that may assist when you become injured or ill or when a loved one dies. They are:

1. Superannuation insurance.
2. Income Protection insurance.
3. Life Insurance.
4. Loan Insurance.
5. Travel Insurance.

For some specific occupations including Commonwealth or State public servants and members of the military there is also a range of additional benefits available.

Contact us for an obligation free discussion about your entitlements.



Welcome

When you are struggling to cope with an injury or illness, the last thing you want to worry about is fighting with an insurer to access your entitlements. Leave

that to the experts. Insurance coverage, whether as part of your superannuation or some other policy, is there for your benefit. I am committed to maximising your chances of a successful claim and helping you receive your benefits quickly.

Adam Tayler, Special Counsel

Do I have a Claim?

When you are injured and unable to work or enjoy your usual daily activities you may have insurance coverage that you are not aware of. If you are the dependent of a deceased loved one you or the deceased's estate may also be entitled to claim on insurance.

This can be in the form of total and permanent disability insurance attached to your superannuation, mortgage or other loan insurance, income protection or life insurance or other occupational specific cover.

These benefits are commonly available in addition to any workers or similar compensation you may have received for the injury or illness.

Unlike other claims, when claiming for total and permanent disablement or life coverage you do not need to prove that the injury or illness was caused by someone else or that it is work related. You just need to show that the injury or illness is significant and has affected your ability to earn an income or, in some cases, has seriously impeded your ability to engage in your daily activities.

What Can We do for You?

We can help you find out if you are covered or not free of charge.

We can assess whether a claim is viable.

If you have coverage and are injured or ill or the beneficiary of a deceased estate we can help you bring a claim and ensure that your prospects of successfully claiming are maximised.

We will assist you with your claim on a "no win no fee" basis meaning that you do not have to pay us anything for our work unless you are successful. We will also cover any expenses incurred in proving your claim.

Our initial work in making the claim up to the point of a decision from the insurer will be charged on a fixed fee basis.

"You always treated me with the utmost respect. Be assured that if anyone I know requires a lawyer I will pass them your name."
H.S., Booval

"We greatly appreciated your professionalism and determination."
J.H., Highvale



3025 9000

www.tfqlawyers.com.au

Level 8, 239 George Street, Brisbane

fax: 3025 9049 email: adam.tayler@turnerfreeman.com.au

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**Turner
Freeman** Est.1952

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Claims Process

Each insurer has different rules about how to make claims and what evidence you need to provide. Generally a detailed application form will need to be completed by you with sections or separate forms to be completed by your employer and medical practitioners. You will also need to prove your identity via certified documents and provide proof of your injury or illness and the extent of any disability suffered.

Some insurers impose time limits on when you can bring a claim. You generally must bring a claim without delay and as soon as you are reasonably aware of the injury or illness occurring. Where an insurer rejects your claim there is an overarching time limit of 6 years to commence court proceedings claiming a breach of contract.

Even if you think you may be out of time it is worth calling us to check as you may still be able to bring a claim or you may be entitled to extend any time limit imposed depending on your circumstances.

Once all of the relevant documents are completed and submitted to the insurer they will assess your claim and request any further information required. They may also request that you attend a specialist medical appointment with one or more doctors to further investigate the extent of your injury or illness. Sometimes the decision is made by a board of trustees or other panel of experts depending on the policy requirements.

Once a decision is made the insurer must notify you in writing of the outcome and generally provide reasons as to why they have made the decision.

If your claim is rejected or you are not otherwise satisfied with the outcome there may be avenues of review and appeal available to you both internally with the insurer or externally through Government authorities or Courts and Tribunals.

There can be strict time limits that apply to lodging a review or appeal and you should act quickly if you have received a decision which you do not agree with.

Turner Freeman will help you every step of the way through the process.

"Thank you for your professional attitude, all your patience, and the advice you gave. It has been a pleasure to deal with you."

L.H., Springwood

"You have no idea how much peace of mind and security you have given my wife and myself."

N.R., Alexandra Hills

About Adam Tayler

Adam is an experienced lawyer who has been practising in all areas of insurance claims since 1998.

Adam is committed to ensuring all individuals can access justice and enforce their rights when necessary.

About Turner Freeman

Turner Freeman began in 1952 when our founder Roy Turner established a small office in Sydney. Roy believed that quality legal services should not just be available to the wealthy but to anyone who needed them. In the following decades this approach has seen Turner Freeman grow to become a National firm. Our partners are leaders in their fields who strive to provide the very best legal representation to everyday Australians.

Brisbane Office:

Level 8, 239 George Street
Brisbane Qld 4000
Tel (07) 3025 9000

Sunshine Coast Office:

Suite 2, 148 Horton Parade
Maroochydore Qld 4558
Tel (07) 5451 0110

Ipswich Office:

Suite 4A, 30 Limestone Street
Ipswich Qld 4305
Tel (07) 3282 8633

Toowoomba Office:

1 Russell Street
Toowoomba Qld 4350
Tel (07) 4616 8333

Logan Office:

Shop 2, 1 Wembley Road
Logan Central Qld 4114
Tel (07) 3387 7111

Gold Coast Office:

56-58 Nerang Street
Southport Qld 4350
Tel (07) 5571 4111

Turner Freeman Interstate:

Adelaide, Newcastle, Parramatta, Perth, Sydney, Wollongong



3025 9000

www.tfqlawyers.com.au

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Freeman** Est.1952
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