

Ambulance Officers' Insurance Claims

This guide provides information about making a claim under the Ambulance Officers' Insurance policy.

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

- ➔ Automatic cover for death (including terminal illness), and total and permanent disablement (TPD). This is available to all eligible members of the fund.
- ➔ Compulsory death (including terminal illness) cover. This is 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 Death and Income Protection Benefits (State) Reviewed Award 2022*, 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.

1 Eligibility

Who is covered under this policy

2 Terminal Illness claims

How to apply.

3 Your questions answered

Have questions? You might find the answer here.

1. Eligibility

If you held compulsory Ambulance Officers' Insurance on or before

19 August 2016 you may be eligible to claim a TPD insured benefit, subject to the terms and conditions of the policy. Call us if you'd like more information.



The *Insurance Handbook (Ambulance Officers)*, available on our website and from our member support team, has information about both automatic cover and compulsory cover.

Compulsory Ambulance Officers' Insurance is mandatory for all eligible officers up to age 70. This means that if you are eligible, you cannot opt

out, but it will cease automatically when you are no longer an eligible officer.

The *Insurance Handbook – Ambulance Officers*, available on our website and from our member support team, has information about both automatic cover and compulsory cover.

Compulsory Ambulance Officers' Insurance is mandatory for all eligible officers up to age 70. This means that if you are eligible, you cannot opt out, 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.

Your insurance will start automatically when the Ambulance Service of NSW advises us that you are eligible.

You are eligible if you are an officer aged 70 and younger 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 initially, but later meet the above criteria and become eligible, 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 70.

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.



2. 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.

You can apply for this benefit by calling us on **1300 650 873** or request a call back online at [aware.com.au/contact](https://www.aware.com.au/contact) to let us know that you intend to make a claim. We'll then send you a claim pack which will include some claim forms. These will need to be completed by you and two separate medical practitioners, including a specialist practising in the area relating to your illness or injury. You will also need to provide proof of identification.

You'll need to meet the insurer's policy terms and conditions for the payment of a terminal illness benefit. The Trustee will also need to assess the claim to determine if your super can be released early on the grounds of meeting the terminal illness condition of release.

If your claim is approved, you'll be eligible to receive your account balance and any insured benefit(s) as a tax-free lump sum payment during the period you are certified to be terminally ill (also known as your 'certification period').

What is a terminal illness benefit?

You can apply for your super account balance to be released early (before you reach your preservation age) on the grounds of a terminal medical condition if two registered medical practitioners have certified that you suffer from an illness, or have incurred an injury, that is likely to result in your death within 24 months. One of the medical practitioners must be a specialist practicing in an area related to your illness or injury.

If you meet the terminal medical condition of release, you can potentially access:

- any super account balance, and
- any death/terminal illness cover subject to approval by the insurer.

3. Your questions answered

If you have any further questions about making a terminal illness claim and the claim process, you should read the *How to claim a terminal illness benefit* fact sheet provided with your claim pack. It's also located on our website at aware.com.au/factsheets

We're here to help

Contact us



1300 650 873



aware.com.au/contact



aware.com.au/advice

Visit us

Come in to one of our local offices in Australia for help and advice.

aware.com.au/locations

Important information

This is general information only and does not take into account your specific objectives, financial situation or needs. Seek professional financial advice, consider your own circumstances and read our product disclosure statement before making a decision about Aware Super. Call us or visit our website for a copy. Insurance applications are subject to acceptance. Insurance cover is provided to Aware Super by TAL Life Limited (TAL ABN 70 050 109 450, AFSL 237848). Issued by Aware Super Pty Ltd ABN 11 118 202 672, AFSL 293340, the trustee of Aware Super ABN 53 226 460 365. Financial planning services are provided by our financial planning business, Aware Financial Services Australia Limited ABN 86 003 742 756 AFSL No. 238430. Aware Financial Services. AS007 12/24