



Your guide to making a Trauma Cover claim

What do you need to do?

We want you to receive your claim payment as soon as possible, so if you follow this guide it will show you what you need to do, and help speed up the process. Don't forget to call your adviser as he/she will be able to assist you with your claim.

1. Complete the claim form, providing as much detail as possible about your claim.
2. Send it back to us along with the following:

Evidence of your age – a certified copy of your birth certificate, driver's licence or passport.

Your full policy document – a certified copy of your full policy document.

We need to see the entire document so please don't leave anything out.

3. Please also send us any additional medical information that you may have e.g. referral letters, specialist reports, information relating to your diagnosis.

This will help speed up the assessment of your claim – the more information we have, the quicker we can reach a decision.

If you don't have easy access to this information, don't worry – we can request it on your behalf.

What will happen next?

1. When we have received your claim form, someone in the Claims team will contact you and let you know what will happen next. At this stage, it is likely that we would contact your doctor and/or specialist to request any additional information we need to help us assess your claim. We will let you know about this when we contact you.
2. Once we have received all the information we need you to provide and any additional information we have requested, a decision will be made about your claim. We will let you know the outcome straightaway.

3. Upon acceptance of your claim, we will send you a Discharge Form. This form needs to be signed by all policy owners, and provides us with payment instructions. Please send us back the original form, as we need to sight this before we make the payment.

Please phone us on 0508 464 999 if you have any questions. Our office hours are 8.30am-5.00pm Monday to Friday.

We are always happy to talk to you.

Checklist

- Have you answered all the questions on the claim form, providing as much information as possible for each question?
- Has the claim form been signed by all policy owners?
- Have your evidence of age and policy document been certified?
- Does your policy document include the policy schedule, policy wordings and Memorandum of Transfer (at the back of the policy document)?
- Have you included any additional medical information that you have handy?

▶ We want you to **receive** your claim **payment** as soon as possible



Frequently asked questions

Q How do I know if my claim will be accepted?

A For a claim to be accepted, the nature of the trauma must match what is described in the policy wordings. Specific terms and conditions apply to each condition covered under your policy and we recommend you read your policy document in the first instance to see if you are eligible for a full or partial payment. If you are unsure please talk to your adviser or phone us on 0508 464 999 to talk about your claim.

Q Who can certify my documents?

A There are a number of people you can ask to certify your documents: your adviser, doctor, lawyer or a Justice of the Peace (JP). They need to sight the original document and sign the front page to certify that it is the same as the original.

Q You have asked for my 'full policy document' – what exactly do you mean?

A This is the entire document that was sent to you when you took out your cover with us. It is vital that we receive the entire document, including the policy schedule, policy wordings and Memorandum of Transfer on the final page.

Q What can I do to help speed up the process?

A Make sure you have sent everything that we have asked for in the checklist and covering letter. If you are unsure you can call us to talk about what you need to do. If we need information from your GP or specialist it may be helpful for you let them know that we will be contacting them.