



claiming your life
back after an illness
or injury with TPD.

CLAIMRIGHT

More than just "claim's specialists"

So, who are we?

We're a social enterprise. We **support** people with **complex health conditions** and **disabilities** to navigate life-changing benefits available to them through their **superannuation, personal insurance, Centrelink and NDIS.**

We want to be able to deliver the funds to give you a **greater financial future**, along with support that fits your needs and lifestyle.

Imagine after becoming our client, you're left in a **better position** than you were when you came to us.

That is our goal for you, and it always will be.

We're different.

Most people don't proceed with claiming on their insurance because of three reasons:

- Their medical history is complex and it's too hard to explain
- The paperwork involved is often extensive and tiring to complete or;
- They don't want to be charged thousands of dollars in fees

Have a complex medical history?

Our team **specialise in the financial and disability sector**, so rest assured that we understand that medical history is complex.

This means you won't have to repeat yourself for us to understand how your functional capacity has impacted your job capacity and more importantly, your **lifestyle.**

Want to focus on your health than deal with paperwork?

With us, you can! You have the option to let us do the hardwork for you. **We can process paperwork**, contact insurers, doctors, your super fund and other agencies **FOR YOU.** Your **health** is always going to be **our priority.** We would rather you focus on more important factors like your well-being.

Don't want to waste your well-deserved money on costly fees?

We don't want you to waste your money either. We are one of the **cheapest claims service** in the industry. Don't believe us?

Check out our fees:

<https://www.claimright.com.au/fees-costs>

This is why we created this guide, to give you the opportunity to **claim on your TPD Insurance yourself**, and **save thousands of dollars in legal fees.**

Here's how we do it

John* is an experienced financial planner who provides strategic advice to his clients. He referred his client Helen* to ClaimRight after Helen was diagnosed with Generalised pain disorder, fibromyalgia and Chronic Fatigue Syndrome. Helen reported that she was very anxious at work and not coping with the new tasks. She has two policies, one John arranged and one default TPD cover in her super fund.

What we did

- Gave her a **free review report** on her superannuation and insurance entitlements.
- Helped her **articulate** her **symptoms and challenges** with our HearMe software so she no longer has to explain herself.
- **Managed the paperwork** and clarified what her doctors needed to write.
- **Filled out all her paperwork** and sent it to her for verification.
- **Communicated with her employer** and received her payslips and other documents.
- **Reviewed the application for quality issues** before sending to the insurer.
- **Managed** and put pressure on **the insurer to act quickly**.

Furthermore...

- We managed her **Disability Support Pension application** and all calls and follow ups with **Centrelink**
- We secured **Carer Payment** and **Allowance** for her partner George.
- We helped her apply for the **NDIS** and attended her planning meeting which is now providing her services such as therapies, cleaning, social outings and more.

The total package is worth \$65,000 per annum.

Summary:*

Helen walks away with a tax effective lumpsum, comprehensive government funded in-home support services (NDIS), and a regular Centrelink income for her and her partner (Disability Support Pension, Carer Pension & Allowance)

The following is a break-down of what was received:

Insurance in super (TPD): \$150,000

Centrelink DSP & Carer: \$711 each, a fortnight

NDIS funding package: \$71,500 per annum of services.

ClaimRight fees (accurate as of July 2021)

TPD: \$4900

NDIS: \$400 (based on \$250 per hour)

Carer Payment: \$440

Total ClaimRight fees: \$5740 inc GST **with exception to NDIS and DSP, all is no win no fee.

the claimright process

1

Consultation with our technical consultant to discuss your situation

2

Onboard you as a client & set up a project so you can see our progress on your claim

3

Investigation process for claim with Entitlement Report generated

4

Claim processed and approved

5

Leave us a review on Facebook or Google about your time with us!

OUR PROMISE

We want to ensure you that your claim with us won't 'fall through the cracks'. You and your health are our priority and we want to provide you with the best care and transparency when you come onboard with us as a client.

Our 8 Steps To Success!

So you save money in legal fees, we have created this simple guide to show you how to claim Total and Permanent Disability Insurance yourself.

If you feel that lodging your own claim might be too overwhelming or difficult, we have your back.

We understand the process for some can be difficult. If this is the case, call us at any time and we can help claim your life back.

1

Know where you stand

Start by looking into your superannuation account. **Call the insurer** and ask them if you had insurance in your account at the day of you last worked more than 10 hours a week. **Call all funds** even if they are closed or if your insurance is cancelled, What matters is if you had insurance on your date of disability (date last worked).

2

Obtain documents

With some luck, you would have located an **insurance policy**. **Ask** them for the **guides that apply to your claim** at the date you last worked. The date you last worked should also be the date you stopped working due to your health issues.

3

Read the fine print

Ok this is a "legal" document, but you should be able to understand your options. There is always a savvy family member, friend or someone in your support group to help you. We are also happy to help too if you feel this is out of your depth. Look for terms such as **"exclusions"**, **"we will not cover you if.."** and **"active employment"**.

Ask for help if you are confused or in doubt. Do not just lodge and hope for the best because you will often be asking for a large sum of money from an insurer.

no win

no fee

Our 8 Steps To Success!

4

Speak to your doctors

We often give a letter to our clients summarising the basis for the claim to give to their doctors. See if you can also **write a summary to your doctor**. The doctor then understand what they need to do to help you. It also saves you a lot of money and possibility of a decline. Write a list of your **daily struggles and why they stop you from being able to work** regularly and reliably.

Do not forget to ask your doctors how much they will charge you and whether they had prior experience.

5

Fill out the forms and prepare the evidence

The **insurer** will generally send you the following forms:

1. A **Personal Statement Declaration**: Here, you will explain to the insurer your illnesses, when they started, and why they prevent you from working for the rest of your life.
2. A **Medical Attendant Statement x 2**: Here, two doctors will also need to certify that you are permanently disabled and unable to work in a job you are suited to by training, education or experience. Furthermore, medical evidence and commentary on your functional impairment including a background, when you were diagnosed, symptoms and your job description and more.
3. **Employer Statement**: A signed statement by your employer declaring what your job was, when you worked for them, if you took sick leave and when, and other information your employer may provide.
4. **Other evidence** such as:
 - Notice of Assessment (Tax Returns)
 - Bank Statements
 - Centrelink payment history
 - Payslips
 - Your Identification and more.

It is common the assessors will come to you with more information or request full medicare access to understand the history of your illness. They may also contact any party to gather more information. Do not be disheartened if some information you already sent is requested. We often find assessors miss evidence and so on. You need to have the energy to deal with this.

CLAIM YOUR LIFE BACK

Most people are unable to communicate their daily struggles accurately and in a way medical experts understand. This is the leading cause for declined claims. Our system, HearMe overcomes this risk by measuring your body function, and comparing your answers to the policy and to your ability to do your job, or any other job you are qualified for.

Our 8 Steps To Success!

6

Keep records!

Keep records of the date you lodged, how you lodged, photocopy everything you send, and be willing/ able to take phone calls and escalate complaints if things aren't going well.

7

Assessors will ask questions

While your claim is being assessed, the insurance company is likely to ask you clarifying questions.

They may also ask your doctors for further evidence and may request more tests. They may also call your employer to obtain further information about your job duties and history.

8

Outcome Time!

An outcome is usually communicated in writing and the process could mean several months after the day you started the process. A positive outcome would come through a letter sent to you or someone you nominate acknowledging your claim has been accepted.

If it is declined, then a letter informing you of your rights will be sent to you including a "procedural fairness" letter, showing you details of why the insurer is not accepting your claim to give you a chance to rectify any disagreements.

CLAIMRIGHT
SUCCESS

99%

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We actually have never had a claim declined but it would sound too unreal to put 100%. How is that possible you might ask? Simply, we do not put claims forward unless we know the odds.
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Warning: Insurance claims can be a complex matter, We recommend you obtain financial advice. This can be arranged through our parent www.healthfinance.com.au

This guide is **not a substitute of financial advice or legal advice** and we encourage you to seek advice relating to your personal circumstances including advice on Centrelink, Housing and taxation. Please contact us if you would like a referral. **Health & Finance Integrated** is offering you an exclusive **free 30 minute discussion valued at \$220** for all guide readers. Please quote "CR TPD Guide"

why people like you partner with us

Our services are low cost, whilst we offering a no-win, no-fee guarantee on insurance claims.

We encourage ongoing communication and provide specialist disability advocacy and technical support.

You will be added as a project collaborator via a project management system called Avaza, allowing you to review our ongoing progress on your claim in real time whilst also communicating with us via SMS, phone call, online portal and emails.

We will work extremely hard to take pressure off you so you can focus on yourself and your health.

Our Services



Low cost

**Zero fee promise on
insurance claims**

**Ongoing
communication**

**Specialist disability
advocacy**

Technical support

testimonials from our partners

FINANCIAL ADVISERS USE US

I referred my clients to the team at ClaimRight.. they have had 2 TPD claims paid and \$18k credit card debts waived...you guys are amazing and are a beacon of light for our industry. If any adviser needs assistance for their clients with insurance claims I would highly recommend Will and his team.

Amanda Pond, Financial Planner, Puddle 2 Pond

LAWYERS USE US

William Johns is a leader in his field and provides practical, sustainable and ethical solutions. He is the person you refer you mother, friend and family to as you know they will be in safe, extremely competent and knowledgeable hands. ***Will Barsby, General Manager EMLife & CTP Claims***

DISABILITY & MEDICAL PROVIDERS USE US

If you're supporting people with disabilities or people in other complex circumstances, and if you're looking for opportunities to add value to your services, I recommend you get in touch with William. ***Peter Schneider GM, Participate Australia Inc***

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**CLAIMRIGHT**

CR CLAIMS MANAGEMENT SERVICE