

# Claiming an Income Protection benefit



## Claim pack guide

We are here to assist you at every stage of lodging your claim for an Income Protection benefit. This guide will help you to understand:



What an Income Protection benefit claim is



How to complete and submit your application



What the steps of the claim process are

You can contact us on **1300 300 778** if you have any queries or need further information.

### What is an Income Protection benefit?

An Income Protection benefit provides you with an income when you are unable to work due to a sickness or injury.

This benefit can be paid if you are totally disabled (and unable to work at all for medical reasons) or if you are partially disabled and can work, but in a limited capacity due to your sickness or injury. These payments can be made for up to two years and in some cases beyond two years (depending on the Rest product that you are in).

### Am I eligible for an Income Protection benefit?

If you are a Rest Super member, there is a 60 day waiting period. This means you need to have been disabled for 60 continuous days to be eligible for an insurance benefit. Other Rest products have different waiting periods so please refer to the relevant Rest Insurance Guide available at [rest.com.au](http://rest.com.au) for further information.

**There are some eligibility criteria that you need to meet to receive a benefit. These include things like:**

- whether or not you have been insured for Income Protection with Rest
- when your injury or illness first became apparent
- if you were capable of doing all of your work tasks and working 30 hours per week for a specified period of time (even if you were actually working less than that).

Details of these criteria can be found in the relevant Rest Insurance Guide. Or, you can call us and our claims team will be able to help you understand what benefits you may be entitled to.

### How do I make a claim?

This pack contains the forms and information you need to submit your claim application. If you can't provide any of the requested information or have any queries about providing it, please contact us for assistance.

Rest may contact your employer(s) on your behalf to obtain information regarding your occupation and income. If we have provided you with a copy of an Employer Statement in your claim pack, please take it to your employer(s) and arrange for it to be completed.

### What benefit am I entitled to receive?

If you are a Rest Super member and are entitled to a benefit payment, the amount paid will be the lesser of your amount insured or a specified percentage of up to

86.24% of your pre-disability income. The benefit may include a payment directly to you and a superannuation benefit paid directly to your Rest account.

Please refer to the relevant Rest Insurance Guide available at [rest.com.au](http://rest.com.au) for information on how to calculate the amount of your Income Protection benefit.

### What happens if my claim is accepted?

Your first monthly Income Protection benefit will be paid in arrears one month after the end of the waiting period. Benefit payments will be paid electronically to your nominated bank account. If you close your Rest account, the super component of any Income Protection benefit payable to you will cease.

Each month you may need to send us a completed Ongoing claim form and a Doctor statement (which we will provide you with) or other evidence so our insurer can assess if you qualify for ongoing benefit payments.

If your claim is accepted, any queries regarding your ongoing claim should be directed to our Rest Claims team on **1300 213 411**.

### What is a benefit offset and how will it affect my benefit payments?

If you are receiving or entitled to receive any other payments as a result of your sickness or injury (for example, sick leave, workers compensation, motor accident compensation, Centrelink benefits or benefits from another insurance policy), the amounts payable to you from these sources may be deducted (or offset) from your Income Protection benefit.

When your claim has been assessed and accepted, we will contact you to discuss if any offsets will be applied to your benefit payment.

### How long will I be paid an Income Protection benefit?

If you are eligible you will be paid an ongoing Income Protection benefit until you are no longer considered totally or partially disabled, you reach the end of your benefit payment period, or upon your death. Please note that the benefit payment period is different for Rest Super, Rest Select and Rest Corporate. Further information on the period of payment for Income Protection benefits can be found in the relevant Rest Insurance Guide available at [rest.com.au](http://rest.com.au)

## What information do I need to supply for my claim?

This checklist will help you obtain and supply all of the information we need to assess your claim.

- |                          |   |   |
|--------------------------|---|---|
| <input type="checkbox"/> | <b>Income Protection benefit claim - Member Statement</b> | This must be completed, signed and dated by you.  |
| <input type="checkbox"/> | <b>Income Protection benefit claim - Doctor Statement</b> | The Doctor statement needs to be completed by the consulting registered medical practitioner who is treating you for your condition. Any fees charged in relation to this will be at your own expense.<br>Please provide your Rest member number (located on the cover letter of this pack) to your doctor or specialist and ensure that they understand the importance of completing all sections of this form.<br>Please note that allied health practitioners such as physiotherapists, psychologists and osteopaths are not qualified to complete your medical statement. |
| <input type="checkbox"/> | <b>Employer statement</b>                                 | If an employer statement has been included in your pack, please arrange to have this completed by your employer and returned to us.   |
| <input type="checkbox"/> | <b>Tax File Number declaration</b>                        | You only need to complete, sign and return Section A of this form before you can receive payment of any Income Protection benefits. The information you provide will be used by Rest to determine the amount of tax (if any) withheld from the Income Protection benefits paid to you.  |
| <input type="checkbox"/> | <b>Certified proof of identity</b>                        | You are required to provide certified proof of identity to confirm that we are dealing with the correct person. The guide to providing acceptable proof of identity is included with this pack.<br><b>Important:</b> we are unable to accept faxed or scanned copies of certified documents. Original certified copies will need to be mailed to Rest.  |
| <input type="checkbox"/> | <b>Medical report</b>                                     | If your doctor or specialist has provided any supporting medical reports, please include these with your application.   |
| <input type="checkbox"/> | <b>Income statements from other sources</b>               | If you are receiving or entitled to receive income benefits from other sources, such as sick leave, workers compensation, motor accident compensation, Centrelink benefits or benefits from another insurance policy, please provide the details or income statements of these benefits.  |

## What is the claim assessment process?



### Submission of claim forms

Rest will send your claim to our insurer.



### Insurer assessment

Rest's insurer will assess your claim and may request more information from you to assist with the review of your claim.



### Trustee decision

Rest Trustee will make a decision on the claim.



### Decision notice

You will be notified of the outcome and if your claim is approved, benefits will be payable after the waiting period, paid monthly in arrears.

## What happens if my claim is not accepted?

We will advise you of the outcome of your claim and if you disagree with our decision you can write to the Rest Complaints Officer and request a review of your claim once a decision has been made.

If you require any additional information about the Rest complaints handling process please refer to the relevant Rest Insurance Guide available at [rest.com.au](http://rest.com.au) or contact us on **1300 300 778**.

## How do I submit my claim application?

When you have completed and collated all the requested forms and documents, please return them to:

✉ **Rest Group Life Claims**  
**PO BOX 350**  
**Parramatta NSW 2124**

OR

📧 **claims@rest.com.au**

## If there's anything we can do

🌐 [rest.com.au](http://rest.com.au)

📞 **1300 300 778**

Monday to Friday 9am - 5pm AEST

**Rest**  
Together towards tomorrow