



Hostplus Claims Guide.

Death claims



Getting started.

We know that making a claim is a difficult time for you and your family. Your Claims Coordinator and the entire Hostplus Claims Team promises to be there for you, to guide and support you through the entire journey with compassion and respect.

What you need to know.

Superannuation is accumulated throughout a member's working life to provide for their retirement. If a member dies, the balance of their super account, and the benefit of any death insurance the member may have held can be paid to the member's dependents, legal representative or their estate.

We're here to help.

You can contact your dedicated claims coordinator Monday to Friday, 8:30am-4:30pm AEST for all your claims related needs.

What is a death claim?

A death claim is a request submitted to the fund for a deceased member's account balance. If the deceased member also held valid Death insurance at the time of their passing, this amount of insurance cover is also included as part of the benefit payment.

Superannuation law sets out who can be paid a death benefit.

Who is eligible to receive a death benefit?

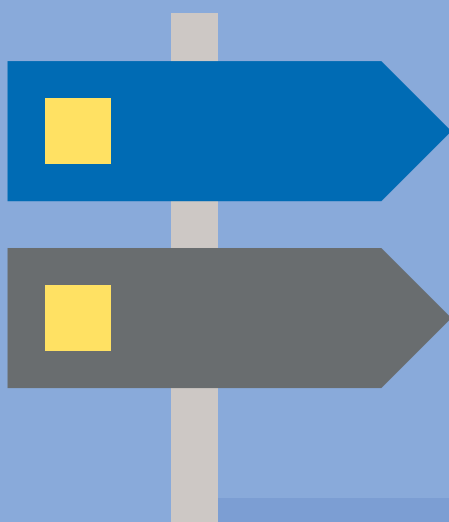
When a member dies, the benefit must be paid to:

Dependant(s) of the member and/or their Legal Personal Representative

Upon the death of a member who had no Dependents, the Trustee shall pay the benefit to the Legal Personal Representative of the Member, or if there is no Legal Personal Representative may pay the benefit in such manner as permitted by Relevant Law.

Under superannuation law, a dependant includes:

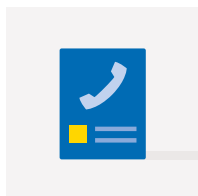
- the spouse of the member
- the child of the member
- a person who, is wholly or partially financially dependent on the member, or
- any other person with whom the member had an interdependent relationship



There are 5 steps to making a claim.

1. Contact us

We're here to help.



2. Submission

Complete and submit your claim forms with all supporting documents.



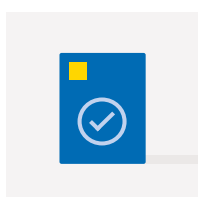
3. Assessment

The insurer assesses your claim and we identify all possible beneficiaries.



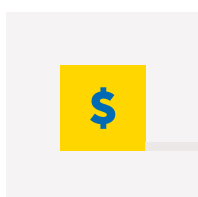
4. Decision

Hostplus determines who to pay the benefit to.



5. Payment

If all parties have accepted the decision the benefit will be paid.



Important definitions

Spouse (Legal or De facto)

A spouse is a person that the deceased member was married to at death or was living with the deceased member at the time of their death in a genuine domestic basis in a relationship as a couple. A spouse can be opposite or same sex.

Child

Includes both minor and adult children, as well as adopted and step children. Children who are Financially Dependant and under the age of 18 may be eligible to receive a larger share of the benefit.

Financial Dependant

A Financial Dependant is a person who relies on another for some or all of their financial needs. A potential beneficiary who wishes to make a claim as a Financial Dependant is required to provide evidence of this relationship including a documented history of financial support.

Interdependent relationship

Two people can be in an interdependent relationship if:

- They have a close personal relationship
- They live together
- One or each of them provides the other with financial support, and
- One or each of them provides the other with domestic support and personal care, or support and care of a type and quality normally provided in a close personal relationship, rather than that of a mere friend or flatmate

A person wishing to be considered on the grounds of an interdependent relationship will be asked to provide information to prove the existence of the relationship.

Legal Personal Representative

If a member has a valid will, the executor of their estate is a Legal Personal Representative. If there is no will, someone can apply to be the Legal Personal Representative, which will be appointed by the Supreme Court, to administer the estate. This process is called a 'Grant of Letters of Administration'.

Non-binding nomination (preferred beneficiary)

A person nominated as a preferred beneficiary is not automatically classed as a Dependant. Hostplus can be guided by the member's nomination however the nomination is not binding on Hostplus. The law restricts Trustees to make payment to a Dependant or Legal Personal Representative.

If the preferred beneficiary cannot be identified a Dependant of the member the preferred beneficiary may not be eligible to receive the Benefit.

Binding nominations

A Binding Death Benefit nomination is a legally binding nomination that provides greater certainty about who will receive the benefit in the event of the member's death. In general, a binding nomination legally binds (instructs) Hostplus to pay the benefit to the person or people nominated. Binding Death Benefit nominations are only valid for 3 years.

Roles and responsibilities

Your role

You will need to complete any documentation that has been sent to you and obtain information requested by your claim coordinator.

The role of your Claim Coordinator

Your Claim Coordinator will educate and guide you on the application process. They will provide regular updates throughout and respond to any queries you may have.

The role of the Insurer

When all documentation has been submitted to Hostplus, the claim will be forwarded to the Insurer for assessment. The Insurer will notify Hostplus when a decision has been reached and this will be presented to the Trustee for review.

The role of Hostplus

We will oversee the claims process and help you to navigate the process. We will be responsible for overseeing the conduct of the Insurer and any other service providers we engage in the claims process.

Once all the necessary information has been obtained from potential beneficiaries, the Hostplus Trustee determines who the Benefit will be paid to and in what proportion.

Will review all decisions by the Insurer and facilitate the distribution of any Benefit. Where a claim is declined by the Insurer, will undertake an independent review. Where it is decided the Insurer has acted unreasonably in their decision, will take the necessary actions to resolve the claim on your behalf.



1. Contact us



We're here to help. You can contact your claims coordinator on the number provided in their correspondence Monday to Friday, 8:30am-4:30pm AEST.

2. Submission



There are three important steps that you need to complete in order to submit a claim.

A. Complete your application

Your Claim Pack contains important information about what you need to do, and what we need from you. Please take the time to carefully read your pack, provide answers to the questions and gather any additional information and documents required. Please contact your Claims Coordinator on the number provided if you need any assistance.

You will need to provide supporting documents when you submit the claim. These can include:


- Death Claim Lodgement with completed intention to claim or not to claim forms
- Relevant statutory declarations outlining potential dependency details
- A certified copy of proof of age for the member such as a driver's licence, passport or birth certificate
- A certified copy of one of the following documents:
 - Death certificate
 - The will (if one was left)
 - The Birth Certificate/s of the member's children (if applicable).
- Proof of ID for each potential claimant,
- The member's Tax File Number

Please contact your Claims Coordinator on the number provided if you need any assistance with completing your claims forms.

B. Make sure your documents are certified correctly

When submitting paperwork to Hostplus, you need to have your identification and some documents properly certified so we can be sure benefits are paid correctly.

The best people to certify your documents are police officers, pharmacists and justices of the peace.

 **If you are of Aboriginal or Torres Strait Islander descent, please contact us as there may be additional options available for your identification requirements.**



- 1** This is a true and correct copy of the original document'
- 2** SSample
- 3** Sam Sample
Justice of the Peace
Registration number: 012345
123 Sample St
Sampletown, QLD 4321
- 4** 1 May 2014



For more information about identification and the certification process, visit hosptlus.com.au/forms or call us on **1300 467 875** to request a copy of the Certifying your ID Guide.

What does a certified identity document look like?

The certifier will need to sight and compare the original document with your copy (front and back) to ensure both documents are identical.

To properly certify your identification documents the copy requires the following:

1. Certifier's writing or stamp declaring 'this is a true and correct copy of the original or 'certified true copy'
2. Certifier's signature
3. Certifier's name, qualification/current position held and address
4. Date of authorisation
5. Certifier's stamp or registration number (if applicable)

See the above illustration for an example of a certified proof of identity.

C. Return the completed Claim Pack

Send your forms and supporting documents to:

Hostplus Claims,
Locked Bag 9,
Carlton South VIC 3053

Alternatively, you can submit your completed documents electronically using our secure portal by clicking on the link provided in our initial correspondence.



3. Assessment



After Hostplus receives your completed forms, your Claims Coordinator will review your submission to make sure we have everything we need. We will tell you when we receive this and let you know if we need more information. If there is an insurance benefit, we will pass it on to the insurer who will start their assessment.

We will provide you with regular updates

Your Claim Coordinator will provide regular updates, helping to ensure it is finalised as quickly as possible. We will intervene if we become aware that the insurer is not complying with the timeframes provided in the Financial Services Council Insurer Code.

4. Decision



Hostplus will review the insurer's decision to check the insurer has paid the correct amount and to assess whether requirements have been met for money to be released from Superannuation.

Once a benefit is received from the Insurer, and all the necessary information has been obtained from potential beneficiaries, Hostplus determines who the benefit will be paid to and in what proportion, subject to legislative requirements. If there is no Insurance Benefit payable, Hostplus considers who the account balance will be paid to.

Notifying all parties – claim staking

If a decision has been reached Hostplus will contact potential beneficiaries in writing outlining the proposed Benefit distribution. During this "claim staking" any parties who wish to challenge Hostplus' decision will have 28 days from the date of notification to raise their objection.

If an objection is received by Hostplus, all potential beneficiaries will be notified in writing with an allowance for additional submissions to be made. When all additional information has been received and/or the additional time period has lapsed, the claim will be returned to Hostplus for further consideration.

If the original decision is retained, all potential beneficiaries will be informed in writing and those who remain unsatisfied will have 28 days to lodge a complaint with the external resolutions body for the financial services (see the Complaints section of this document for further information).

Where a valid Binding Death Benefit nomination exists, claim staking will not be initiated.

When a final decision is made we will contact you with the outcome of your claim and guide you through the final steps of payment.



5. Payment



Trustee review of accepted claim

Your claims coordinator will contact you to advise that your claim has been approved and if there are any outstanding requirements. For payment to be made, we must have received certified proof of identity documents, or other documentation as requested, and been notified how and where the payment is to be made. You will receive a Member benefit statement.

We will pay your benefit according to your instructions.

FAQs

How long will it take?

There are many steps involved in assessing a claim. The process is complex and can take a number of months, however we will aim to make it within 6 months from when we receive your completed forms. We need to determine beneficiaries, we and the insurer need to assess all relevant facts, including information from you, and other beneficiaries to ensure that the correct decision is made.

Is tax payable on Benefits?

Where a payment is made to a Dependant, tax is typically not payable. Where the beneficiary is an adult child of the deceased member who was not a Financial Dependant there may be tax implications, similarly in instances where a benefit is paid to a non-Dependant tax will be payable.

You may benefit from a discussion with a Financial Planner with regard to tax and superannuation. Contact us on **1300 467 875** to arrange an over-the-phone appointment today.

Can I claim for funeral expenses?

Under superannuation law, there is no specific provision for the payment of funeral expenses from a Death Benefit.

Need financial advice?

Speak to your adviser or contact Hostplus to get the advice you need. Call **1300 467 875** to arrange a telephone appointment to speak to one of our qualified Financial Planners who can give you simple advice about your Hostplus account at no additional cost quickly over the phone. For more comprehensive advice on all aspects of your super and retirement, financial products and services we may refer you to a Hostplus Financial Planner for a face-to-face consultation. Advice of this nature may incur a fee.

Hostplus Financial Planners are licensed by Industry Fund Services Ltd (ABN 54 007 016 195, AFSL 232514) to facilitate the provision of personal financial advice to members of Hostplus.

Complaints

If you are unhappy with our service or super fund, we offer a complaints resolution process at no additional cost to you. Contact us to discuss your complaint:

Hostplus Resolution Officer
 Hostplus Locked Bag 5046
 Paramatta NSW 2124
resolutions@hostplus.com.au

Hostplus Service Centre: **1300 467 875**

If you are not satisfied with our response or we haven't responded within 90 days, you may be entitled to lodge a complaint with the Australian Financial Complaints Authority:

Australian Financial Complaints Tribunal (AFCA)
 GPO Box 3
 Melbourne Vic 3001
1800 931 678

This is an independent body set up by the Commonwealth Government to assist members (or their beneficiaries) in resolving certain superannuation complaints. For up-to-date information on the complaint's resolution process, refer to [hostplus.com.au/feedback](https://www.hostplus.com.au/feedback). Time limits may affect when you can make a complaint to AFCA about your claim.



We're here to help.

You can contact your claims coordinator Monday to Friday, 8:30am-4:30pm AEST for all of your claims related needs.



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