

CHUBB®

Your guide to making a monthly benefit claim



Please use this guide if you are making an illness or accident claim for a monthly benefit

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.

You will need to arrange for all of the forms that we have sent you to be completed, and supply some additional information, then return everything to us as soon as possible.

What will happen next?

- 1.** When we have received your claim forms, a claims consultant will contact you to discuss your claim and let you know what will happen next.
- 2.** Your claim form gives us permission to gain additional information from a third party (eg your doctor, ACC or your accountant) if we need to. It depends on the type of policy that you have, but we will let you know if we do need to request any additional information.
- 3.** 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.
- 4.** Your policy has a 'wait period' which is a period of time that you have elected must elapse before a claim can be paid.

Once your claim has been accepted, and your 'wait period' has elapsed you will receive your first payment.



Checklist

We need you to:

- Answer all of the questions on the claim form, giving as much information as possible for each question.
- Make sure that the claim form has been signed by all policy owners (check your policy document if you can't remember who the policy owners are).
- Arrange for your doctor to complete the initial medical questionnaire (at your own expense).
- Provide evidence of your age – you can send us a copy of your driver's licence or passport.
- Arrange for your employer to complete an employer questionnaire. Please note that this only applies if you have an indemnity policy and you are an employee. This form provides us with details of your employment and evidence of your income.
- Provide additional financial information – depending on the type of policy you have we may need to see some financial information. Please refer to the covering letter which will outline our requirements if this is relevant to your claim.

Please phone us on 0508 464 999 if you have any questions. Our office hours are 8.30am-5pm Monday to Friday. We are always happy to talk to you.



Frequently asked questions

Q I have sent in my claim forms but I noticed that my premium is still being deducted from my account?

A Your premium will be waived immediately following the acceptance of your claim and the end of your wait period – whichever is the latter. If your wait period ends and your claim is still being assessed, you will continue to pay premiums. As soon as your claim is accepted, we will refund any premiums you have paid since the end of your wait period.

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

A Firstly, 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 doctor or accountant it may be helpful for you let them know that we will be contacting them.

Q I am receiving weekly compensation from ACC, how will this affect my claim?

A ACC payments will be deducted from your monthly claim entitlement if your claim is for Income Cover.

Q When will I get paid?

A As long as we have received all the claim requirements and your claim has been accepted, you will receive your first payment immediately following the end of your wait period. It pays to send us everything as quickly as possible as your wait period starts from the date of your disability and the quicker we can make a decision, the sooner you will be paid.

Q Once my claim is accepted will I continue to get paid each month?

A Each month your doctor will need to complete a medical questionnaire and you will need to complete an individual update form. This gives us a monthly update on your situation and assists us with your rehabilitation.

Q My doctor has already cleared me to go back to work part-time; can I still make a claim?

A Yes, we do pay partial claims. Special terms and conditions apply but you may still be eligible to make a claim. We recommend that you phone us to discuss your individual circumstances and we can let you know.

Talk to your Financial Adviser

Call us on 0508 464 999

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