

## Cannot work because of injury or illness?

Did you know you can access insured benefits within your superannuation account if you have suffered a serious injury or illness?

Such benefits can be accessed if any of the following are affecting your ability to work:

- **Injuries sustained in the workplace;**
- **Injuries sustained in a motor vehicle accident; or**
- **You have been diagnosed with a serious illness.**

Unlike other types of claims, you do not need to show fault or prove the cause of your illness was beyond your control.



## Insurance within your Super – Are you eligible to claim?

Generally speaking, most superannuation funds provide insurance cover for the following situations:

### **Income protection**

If you are temporarily unable to work due to illness or injury, you may be able to claim income protection benefits from your superannuation fund.

If approved, you can receive regular monthly payments from your superannuation fund for up to two years.

### **Totally and permanently disabled (“TPD”)**

If you become Totally and Permanently Disabled (“TPD”), and are unable to work for between 3–6 months (depending on the requirements of your superannuation fund), you can make a claim to access your insured benefit and the balance of your superannuation account.

Essentially, this type of cover is meant to replace the future income you would have earned, had you not become TPD.

### **Terminal illness**

If you suffer from a terminal illness, you may be able to make a claim with your superannuation fund if your illness has caused your life expectancy to be reduced to less than 12 months.

If approved, you will receive a lump sum from your superannuation fund in the amount of either your TPD insured benefit or Death benefit, whichever is greater, and the balance of your superannuation account.

“ *You may be able to claim on more than one policy and the financial benefits could be significant.* ”



## Client questions answered

- **Do I need to have suffered a catastrophic injury to make a claim on my superannuation fund?**

No. Any injury or illness which renders you unable to gain employment in accordance with your level of pre-injury experience or training will give rise to a claim.

- **I currently have a worker’s compensation claim for a work injury. Can I also make a claim on my superannuation fund?**

Yes. You are able to access insured benefits with your superannuation fund even if you already have a worker’s compensation claim.

Importantly, if your weekly benefits have ceased, you may be able to claim income protection benefits, or a lump sum payment, with your superannuation fund to avoid financial hardship.

**Phone now for an obligation free consultation**

 **13 43 63**

**Turner  
Freeman**

Lawyers Est. 1952

**GREAT PEOPLE. GREAT RESULTS. GREAT VALUE.**



## How will we act

We will initially investigate your claim on an obligation free basis. If you do not have a viable claim, then no costs are payable for our investigations.

If we believe you have a viable superannuation claim, we will fund and run your claim on a “No Win, No Fee” basis. This includes gathering expert medical opinion from qualified specialists to support your TPD claim. Such costs are always covered in our “No Win, No Fee” agreement. You will never be out of pocket to us in respect of an unsuccessful TPD claim. By covering such costs this allows our clients to overcome the costs barriers associated with accessing their insured benefits.

### Need help?

Compile a list of your superannuation accounts

Call one of our qualified experts on 13 43 63

Make a claim

## Our NSW Offices

### PARRAMATTA

Level 8, 100 George Street  
Parramatta NSW 2150  
Tel 02 8833 2500  
Fax 02 8833 2549

### SYDNEY

Level 13, 39 Martin Place  
Sydney NSW 2000  
Tel 02 8222 3333  
Fax 02 8222 3349

### CAMPBELLTOWN

Level 4,  
Macarthur Square Shopping Centre  
Gilchrist Drive  
Campbelltown NSW 2560  
Tel 02 4629 1800  
Fax 02 4629 1805

### PENRITH

Suite 4, 311 High Street  
Penrith NSW 2750  
Tel 02 4729 5200  
Fax 02 4725 5249

### NEWCASTLE

Level 3, 384 Hunter Street  
Newcastle NSW 2300  
Tel 02 4925 2996  
Fax 02 4925 3163

### WOLLONGONG

Level 1, 72–76 Crown Street  
Wollongong NSW 2500  
Tel 02 4228 1055  
Fax 02 4228 1714

☎ **13 43 63**

🌐 [www.turnerfreeman.com.au](http://www.turnerfreeman.com.au)

# Medical issue? Can't work?

You may have a super claim



**Turner  
Freeman**

Lawyers Est. 1952

GREAT PEOPLE. GREAT RESULTS. GREAT VALUE.