

# Superannuation Insurance Information Guide



No Win, No Fee  
Personal Injury Lawyers

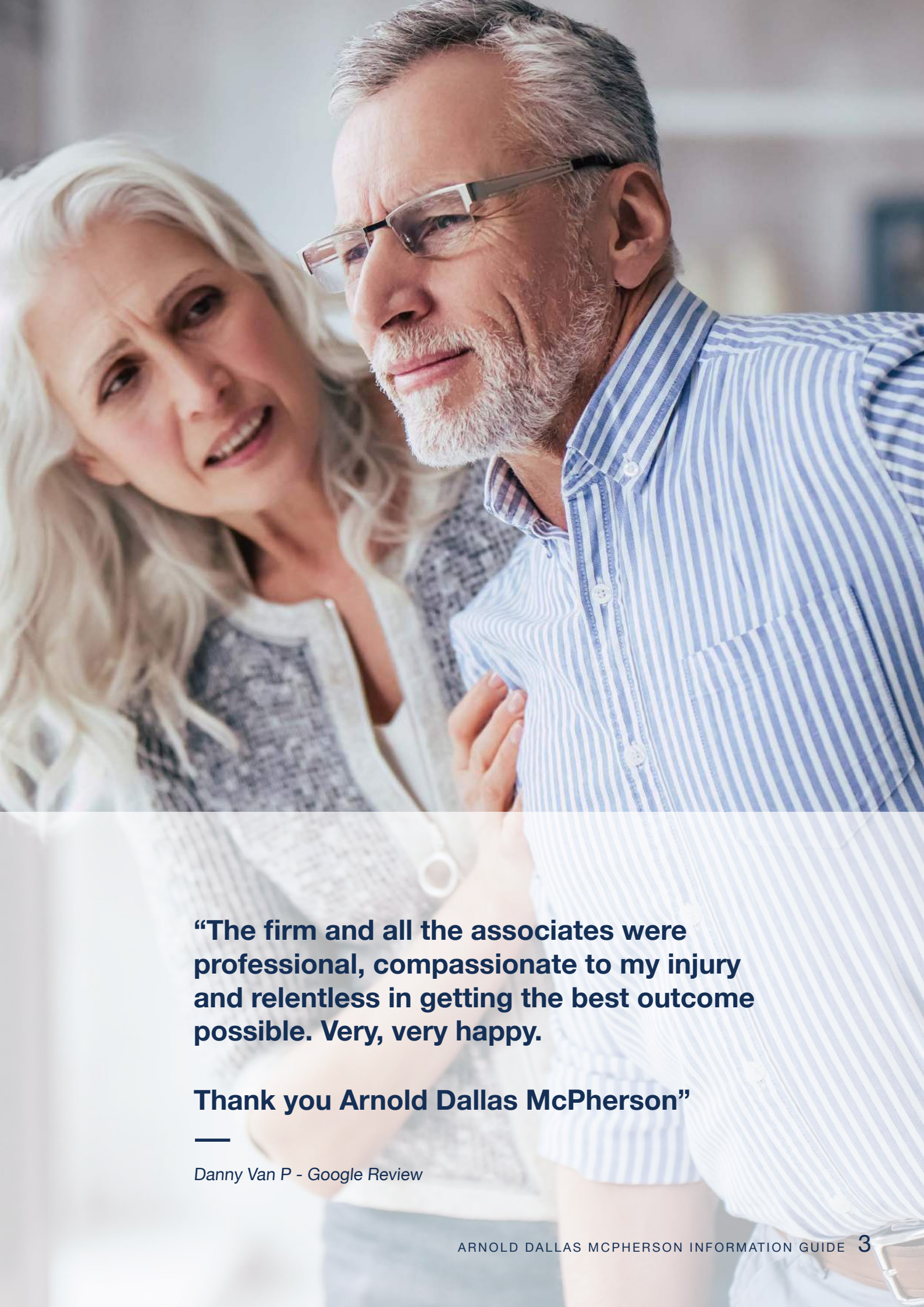
# Being unable to work due to injury or illness can leave you feeling frustrated, vulnerable, and alone.

Sometimes the injuries are irreversible and life-altering. Thankfully, we are experts at assisting people like you and obtaining the financial security via compensation that you are entitled to and deserve. We are here to help.

At Arnold Dallas McPherson, we provide you the highest standard of legal services on a no win, no fee basis. We pride ourselves on doing this personally and being on the journey with you throughout your claim.

We have been helping injured Victorians to secure financial compensation and lump sum payments for over 25 years. Your road to financial recovery begins with us. It doesn't cost you anything to know where you stand.

**Call us on 1800 242 588  
or visit [www.admlaw.com.au](http://www.admlaw.com.au)  
to find out how we can  
help you today.**



**“The firm and all the associates were professional, compassionate to my injury and relentless in getting the best outcome possible. Very, very happy.**

**Thank you Arnold Dallas McPherson”**

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Danny Van P - Google Review

**Most superannuation funds include insured disability benefits which you pay premiums for as part of your membership of the fund. This provides insurance for you in the unfortunate event that you are unable to work due to injury or illness (either physically or psychologically).**

**You may be eligible if you are partially or totally disabled for work, depending on your policy.**

## **What are Superannuation Insurance Benefits?**

The two types of insurance typically offered through superannuation are:

### **1. Income Protection (IP)**

- Income Protection pays you while you recover from an injury or illness, no matter what the cause. You may qualify for income protection if you cannot continue working in your usual job due to that injury or illness. Usually, this consists of a weekly, fortnightly or monthly benefit based on a portion of your current wage. It will depend on your policy as to whether you need to serve a waiting period before your payments start and how long they will continue for.
- It is important to see your GP and report your injury or illness as soon as it occurs so that any waiting period can start.

### **2. Total and Permanent Disability Benefit (TPD)**

- If you are totally and permanently unfit to return to work, you may be entitled to receive a lump sum benefit. Ordinarily, you must show that you are permanently unfit for all employment for which you are qualified, not just your current job, though policies vary in this regard.
- There is generally no time limit to make a TPD claim. However, it is best to lodge as soon as possible.



## What am I entitled to claim?

### 1. Income Protection

- This can be either a set amount or you may be entitled to receive up to a percentage of your previous wage. Ordinarily, this is assessed from the 12 months prior to when you stopped work, though some policies do have a fixed amount for which you are insured, regardless of your current wage.
- You can be permanently or temporarily unable to return to work. If you manage to return to some limited work, you may be eligible to receive a partial or 'top up' benefit depending on your policy.
- If you are in receipt of Centrelink benefits, WorkCover weekly payments or TAC loss of earnings payments, it is important to seek legal advice prior to commencing an income protection claim, as any weekly benefits will nearly certainly be offset against your potential income protection benefits.

### 2. Total and Permanent Disability Benefit

- If you are unlikely to return to your previous job, or to work in a role that you are trained, educated or skilled for, you may be entitled to lump sum compensation.
- The amount of compensation you may be entitled to will vary on your individual policy. This can range from tens to hundreds of thousands of dollars, depending on your policy. Any TPD benefits can be paid on top of other benefits you may be entitled to receive, such as Centrelink, Worker's Compensation or TAC compensation.
- The definition of TPD can vary significantly between funds, with some policies being much stricter than others.



### **What do I need to provide:**

You should contact your superannuation fund to obtain the forms for lodging your income protection and/or TPD claim.

If you engage one of our lawyers at Arnold Dallas McPherson, we can do this for you with your signed authority.

Your super fund will require you to complete a statement, provide further signed authorities, medical reports and forms from your doctor certifying you are unfit to return to work. Some policies will require additional information, such as your current resume or tax documentation, among other things.

We can help organise this for you.

### **How long does a claim take:**

There is no set time frame in which superannuation funds are required to make a decision about your claim and it will depend on your specific policy.

Most superannuation policies aim to make a determination about an income protection claim within a few months and assess a TPD claim within approximately 6-12 months of a claim being made.

### **Payment of a claim:**

If your TPD claim is approved, the funds are paid as a lump sum along with the balance of your superannuation account. You can then choose whether you want to keep the money in your existing super account, roll this over into a new super fund or withdraw some or all of the money.

Very significant tax implications can follow, so it is profoundly important to seek legal and financial advice regarding this before receiving any payment.

# Why Arnold Dallas McPherson?



## Our understanding team

We understand that dealing with lawyers can be daunting. We listen to your story carefully and answer your questions clearly. We ensure that you understand your rights and responsibilities, our role in assisting you, and what your claim involves.



## We are an excellent specialist injuries firm

Our lawyers are committed to excellence and are proud of their results and the firm's reputation. Many of our lawyers are Accredited Personal Injuries Specialists, and leaders within the Victorian legal profession. Our support staff are well trained, caring, and committed to assisting our clients.



## Truly local services

We understand the needs of people in Country and Metropolitan Victoria. Our offices in Bendigo, Melbourne, Echuca, Shepparton, Maryborough, Castlemaine, Narre Warren, Scoresby, Bundoora, Ringwood and Chadstone allow Victorians to access excellent legal services locally and in person.



## Our clear advice

We promise to explain your rights and the legal process to you in a language you will understand. We will listen to you, address your concerns, and advance your interests.



## Our independence

Our firm is a proud, long-standing member of the Australian Lawyers Alliance, a group which fights for the rights of ordinary people. We do not work for big companies or insurers. We will fight for your rights without compromise.



## Our experience

We have acted for tens of thousands of injured Victorians, helping them to achieve financial recovery after injury. Our lawyers have deep and wide experience in all facets of Personal Injury Law, and enviable records of delivering outstanding results for clients.

**For over 25 years, we have acted on behalf of thousands of injured Victorians, helping them to achieve excellent results and financial security.**

## DO YOU HAVE ANY QUESTIONS?

Our Personal Injury Lawyers are here and ready to help you.

**We'll listen to your story and help you move forward with your life. Call us on 1800 242 588 or visit [www.admlaw.com.au](http://www.admlaw.com.au) for a free case evaluation.**



## Our Personal Injury Lawyers are experienced in all facets of Personal Injury Law which include:

WorkCover Claims

TAC Accident Claims

Public Liability Claims

Asbestos Compensation Claims

Superannuation Insurance Claims

Injuries Caused by Negligence

## CONTACT US

Your road to recovery begins with Arnold Dallas McPherson. With offices right across Victoria, we are able to meet the needs of people in both Country Victoria as well as Melbourne Metropolitan regions so that all Victorians can access affordable, clear and concise legal services.

Tel 1800 242 588 | [admlaw.com.au](http://admlaw.com.au)



“For me, working with ordinary hardworking Victorians to achieve a result and to get their life back on track is very rewarding.”

Sarah Richardson  
**Lawyer**

### Disclaimer

This guide outlines important information if you've been injured in a workplace accident within Victoria. Please be aware that the advice given here is of a general nature, and does not constitute legal advice. Liability limited by a scheme approved under Professional Standards Legislation

### Acknowledgement of Country

Arnold Dallas McPherson acknowledges the Traditional Owners of the land on which we work and live across Australia, and recognise their continuing connection to the land and community. We pay respect to Elders past, present and emerging.