What to expect when you make a claim





Help us understand your situation

Tell us about your situation as soon as you can. We understand you're going through a difficult time and we want to make this process as fast and easy as possible for you.

Our specialist claims team will obtain as much information as they can from you over the phone. They will let you know what other information we need, and the next steps.





We'll send out a claim pack

We'll send out a claim pack which includes the forms and documents you need to complete and return.

Once we receive these initial requirements we can start considering your claim.

If there are any fees to complete these initial requirements, you'll need to pay them.





Your case manager will be in touch

A case manager will contact you within 10 days of the date we received the first piece of information to allow us to commence the claim assessment to tell you about your cover and any waiting periods that may apply, about all the relevant benefits under the policy you are claiming on, about the claims process and how to contact us for more information, and how you can access the Life Insurance Code of Practice. We may also ask for any additional information we may need to make a decision.





We'll contact you regularly

We'll be in touch every 20 business days to update you on the progress of your claim and outcome.



Claim decision

Once we have all the information we reasonably need and have completed all reasonable enquiries to assess your claim, we will tell you our decision in writing within 15 business days.

Our decision will be no later than two months from the date we received the first piece of information to allow us to commence the claim assessment or two months from the end of the waiting period your policy specifies, whichever the later, unless circumstances beyond our control arise.



Develop a recovery plan and receive payments

If your claim continues, your case manager will work with you to develop a recovery or support plan if it's appropriate for your situation.

Recovery plan and journey



Your recovery options

Your case manager and recovery specialist will discuss recovery options with you and, if appropriate, develop a tailored recovery plan.



Recovering at work

Research has shown that there are many benefits to recovering while you're in a safe and supportive workplace.
Resolution Life will help you return to work with the necessary support in place.



Commit to your recovery plan and receive support and payments



Continue to receive support while we help you reach your recovery goals

We hope this guide helps you to understand what will happen if you make a claim. Please remember that this is only a guide and when we manage your claim, we'll need to first consider the specific policy/product terms and conditions. If you're having difficulty understanding the information we've given you please call us on 133 731 so that we can help you.

The Life Insurance Code of Practice

We are bound by the Life Insurance Code of Practice (the Life Code). The Life Code was designed to promote high standards of customer service across the life insurance industry, and set a framework for insurer behaviour and responsibilities. The Life Code sets out timeframes for us to respond to claims, complaints and requests for information from you. To learn more, you can access the Life Code on the Council of Australian Life Insurers (CALI) website: cali.org.au

What you need to know

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Resolution Life is part of the Resolution Life Group and can be contacted via resolutionlife.com.au/contact-us or by calling 133 731.