



# What to expect when you make a claim



**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](http://cali.org.au)

**What you need to know**

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