

Claiming Total and Permanent Disablement (TPD) insurance: Frequently Asked Questions

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You should read these Frequently Asked Questions along with the *Claiming a Total and Permanent Disablement Insurance guide*. You can access this document at virginmoney.com.au/super-insurance.

What is TPD insurance?

Generally, Total and Permanent Disablement (TPD) insurance provides a lump sum benefit payment if you become permanently disabled due to illness or injury and solely because of that illness or injury you're unlikely to ever work again.

It's designed to provide financial support to help cover medical expenses, rehabilitation costs, and ongoing living expenses.

To receive a TPD benefit, the insurer must determine that you meet their definition of TPD that applied when you became disabled.

How do I know if I have TPD cover when I became disabled?

Your Case Manager will be able to assist you.

Are there different types of TPD cover available?

Yes, there can be, but only if you choose to apply for voluntary TPD cover, and this additional amount of cover was approved by the insurer. The two types of cover available are:

- **Default cover:** Most members automatically receive default TPD once they meet certain eligibility criteria. This typically includes being at least 25 years old with a super account balance of at least \$6,000.
- **Voluntary cover:** Sometimes members want that extra layer of protection which you can apply for through your Virgin Money Super account. The insurer may decide to offer you voluntary cover subject to additional terms and conditions.

What are limitations and exclusions?

This is where you may not be paid cover due to a clause in your policy. It could also limit the amount you're entitled to. If this is the case, you will be advised once your claim has been assessed by the insurer.

Your Case Manager can provide you with further information on the limitations and exclusions that may apply.

Standard limitations and exclusions apply to all members with default TPD insurance which is issued automatically. If you have voluntary TPD cover, you may also have personal exclusions that apply, as you agreed with the insurer at the time of your application.

Roles and responsibilities

The key people involved include you, your case manager, the insurer and the trustee.

You: Provide any information requested by your Case Manager and keep them informed of any changes to your personal or medical situation, including updates to your contact details, medical treatment, or if you return to work.

Your Case Manager: They will be assigned to assist you. Their role is to help communicate on your behalf with the insurer. This includes collecting and sharing all the necessary information for your claim. They will also guide you through the process, inform you of what's required, and help you if there are any difficulties with documents.

The insurer: Assesses the claim based on the terms and conditions of cover applying to your Virgin Money Super plan and communicates to the trustee their recommendation about whether they intend to pay or not pay the insurance claim.

The trustee: The trustee of Virgin Money Super is responsible for managing the super fund on behalf of members. As the trustee, they have a duty to act in the best financial interests of members. They will:

- Review the recommendations made by the insurer to accept or decline the claim.
- Ensure the amount received from the insurer is correct (if they approve the claim). You will then see this amount in your super account.
- Determine if you meet the condition of release called Permanent Incapacity so that we can pay your super as per your instructions, including any amount paid by the insurer.

What is the Trust Deed?

The Trust Deed is the foundational legal document for any super fund in Australia. It sets out the rules and terms for establishing, operating and managing the fund. It outlines the fund's objectives, powers and responsibilities of the trustee, and rules for who can be a member, and their rights. In addition, this includes the eligible dependants in the deed.

The Trust Deed operates in line with superannuation law to form the fund's governing rules.

Claims process and timeframes

How do I start a TPD claim?

To start the claims process, call us on **1300 217 430**, Monday to Friday 9am-5pm (AEST/AEDT), or email us at virgininsurance@mercero.com. If you're calling from overseas, please call us on **+61 3 9192 4419**. We'll guide you through the necessary steps and documentation required.

If you're unable to call, you can also let us know by post:

Virgin Money Super Claims
GPO Box 4650
Melbourne VIC 3001

How long will it take to assess my claim?

We provide timeframes for each of the steps involved in making a claim in our *Claiming Total and Permanent Disablement Insurance Guide*.

We adhere to industry standards about timeframes for handling claims. However, there may be times where exceptional circumstances can lead to delays in processing times.

What are exceptional circumstances that may lead to processing delays?

Exceptional circumstances broadly cover claims where:

- There are delays in the supply of documents
- The claim is complex and requires investigation beyond expected timeframes
- Any additional medical information required and the time it takes to receive the reports

How can I speed up the claim?

We understand that this process can be overwhelming, and we want to help you move your claim forward as smoothly as possible. To ensure your claim is processed quickly, please provide all requested documents and information as soon as you can.

If you have any questions or are unsure about any of the documents or forms, don't hesitate to reach out to us before submitting them. We're here to assist you, as unclear or incomplete documentation can lead to delays in processing your claim.

Call **1300 217 430**, Monday to Friday 9am-5pm (AEST/AEDT). If you're calling from overseas, please call us on **+61 3 9192 4419**.

What happens if my claim is declined?

If the **insurer's recommendation** is to decline the claim, we'll review their recommendation within **15 business days**. If the trustee requires extra information or does not agree with the insurer's decision, the claim will be referred back to the insurer for reconsideration. We'll contact you to advise of the next steps.

Who else can start a claim?

In addition to starting the claim yourself, there are certain individuals who can start a claim on your behalf.

- Family members, such as a spouse, parent, or an adult child.
- A lawyer/solicitor that you appoint to represent you can also start a claim on your behalf.

In all cases you'll need to provide your authority before the claims process can proceed. This requirement ensures your privacy and rights are protected throughout the claims process. Your Case Manager will be able to help with this.

Documents and evidence

What documents do I need to provide?

We've listed the main documents in Step 3 of the *Claiming Total and Permanent Disablement insurance guide* to assist. However, depending on your individual claim, we'll outline these separately to you in a letter.

Do I need medical reports or evidence?

Yes, these will be outlined in the letter from your Case Manager.

How recent do my medical documents need to be?

We typically need medical records from around the time you stopped working or became unable to work (if you're unemployed) due to the illness or injury for which you are claiming. We may also require documents regarding any current or ongoing treatment. Your Case Manager will provide guidance.

How do I get a certified copy of an official document?

For more information about certified identification, including how to get your documents certified, please read the *Completing proof of identity fact sheet*. You can find this at: virginmoney.com.au/super/proof-of-identity.

What if I can't find some of the details needed for identification?

Your Case Manager will be able to help you with other options to identify yourself.

Financial considerations

When can I expect to be paid?

From when you first contact us, the process to payment is usually within six months from the date you notify us of your decision to claim.

While we aim to keep the process as smooth as possible, some factors may affect processing times and could extend it to over 12 months. Please refer to the *Claiming Total and Permanent Disablement insurance guide* which includes timeframes for each of the steps involved in making a claim.

Will the payment go directly to me or my super account?

If your TPD claim is approved by the insurer, any payment will go into your super and form part of your account balance. Please refer to Step 7 within the *Claiming Total and Permanent Disablement insurance guide*.

Can I access both my superannuation and any insurance?

Yes, if your super includes any TPD insurance payment from the insurer, and you satisfy the Permanent Incapacity condition of release you may receive both.

If your TPD insurance claim is not approved, you can still apply to access your super account through the Permanent Incapacity condition of release.

For more information, please see Step 7 within the *Claiming Total and Permanent Disablement insurance guide*.

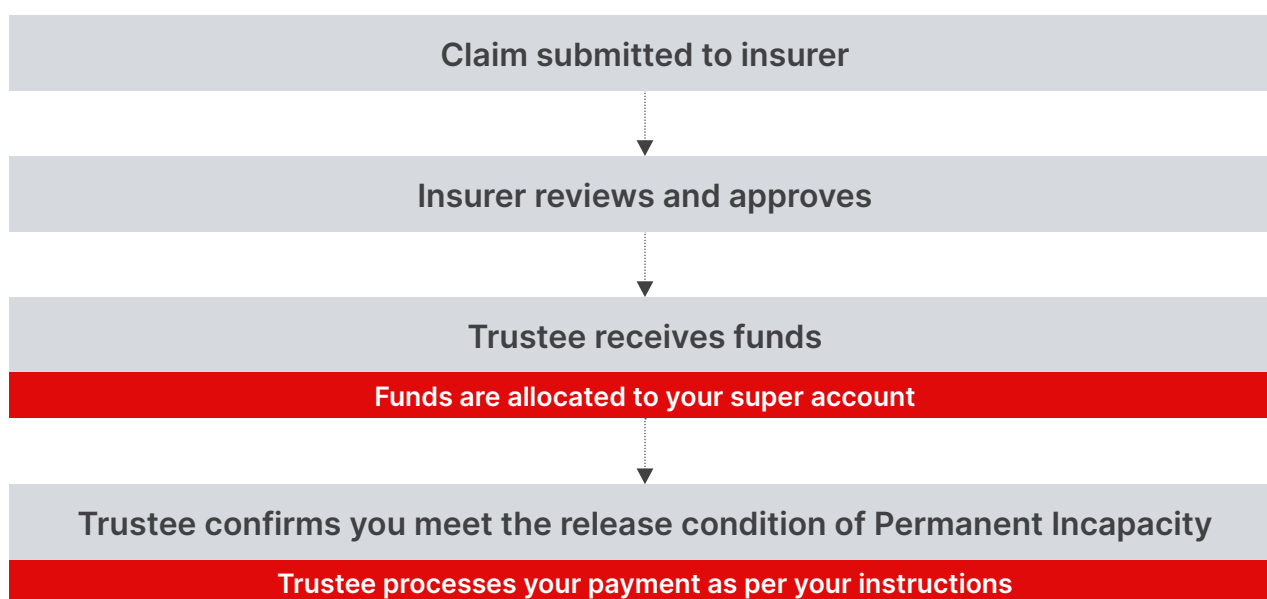
What happens if I take all of the money out of my account?

If you withdraw your entire super benefit, you will lose any remaining Death cover or Income Protection insurance, you may currently have. If you want your remaining insurance (if any) to continue you will need to leave a sufficient balance in your account to fund future premiums. Your Case Manager will let you know if you have any remaining insurance cover.

This information is intended as a guide only and does not constitute advice. Before making a withdrawal, you should speak to a licensed financial adviser about the impacts this could have on your remaining insurance entitlements.

As a Virgin Money Super member, you have access to limited financial advice about your Virgin Money Super account at no extra cost.

Steps to payment



Additional considerations

What if I have multiple super accounts with TPD cover? Can multiple claims be made?

You can only have default TPD cover (which is provided automatically) with one Virgin Money Super account. If you have two accounts in Virgin Money Super, each with default TPD cover, you can only claim on the account with the higher amount of default TPD cover. The Virgin Money Super account with the lower amount of default TPD cover will be cancelled and you will be refunded premiums.

If you have voluntary TPD cover on two or more accounts in Virgin Money Super, you can claim the voluntary TPD cover on each of these accounts.

If you have TPD cover with other super funds or insurers, you can generally lodge a claim on each policy. Each claim will be assessed separately in accordance with the terms and conditions of the insurance policies providing TPD cover in other accounts, whether within Virgin Money Super or other super funds. Please be aware that the definition of TPD may vary between each different TPD application.

IMPORTANT: Please note that this information only applies to the insurance held in the Virgin Money Super plan where you're making a TPD claim.

Are there any waiting periods?

The waiting period for TPD cover provided through Virgin Money Super depends on which TPD definition is used by the insurer to assess your claim.

Typically, the waiting periods range from 91 days to twelve months.

The insurer will let you know which TPD definition and waiting period applies to you.

Are there any medical conditions where a waiting period doesn't apply?

Yes, sometimes your TPD claim can be assessed straight away without the need for a waiting period. This depends on which TPD definition is used to assess your claim.

Examples of medical conditions where waiting periods may not apply include diagnosed motor neurone disease and diagnosed Parkinson's disease. The insurer will let you know if no waiting period applies to you and any other requirements that must be met.

My TPD insurance claim has been approved. Will I still be covered for death?

Yes, if the amount of your death cover is higher than the amount of TPD claim paid to you. Your Case Manager will let you know if you hold any remaining death cover.

IMPORTANT: If you are paid a TPD insurance claim, and your death cover continues, you cannot also claim a terminal illness benefit on your death cover from your Virgin Money Super account.

What if I return to work after a TPD Claim is approved - do I have to return the money?

No, the insurer and the trustee approve your insurance claim and release of super as at the time of assessment. If you make a full recovery, the trustee will not attempt to recover the benefit.

However, if you still have a super balance, you may no longer be able to access your super benefit under the Permanent Incapacity condition of release. Your Case Manager will let you know if this is the case.

What if I don't have TPD cover?

If you don't have TPD cover but can't work anymore due to illness or injury, you may be able to access your super if you meet the condition of release known as Permanent Incapacity. We'll let you know if this applies to you and explain what you need to do to apply.

Is there another way I can access my super?

Under some circumstances, like severe financial hardship or compassionate grounds, you may be able to access some of your super early.

We're here to help

There may be financial or tax implications you should consider when accessing your benefit. Advice from a licensed professional, such as a financial adviser, may be helpful to decide the best option for you when it comes to your superannuation benefits.

If you're unsure about anything or need some help, you can speak with one of our claim's consultants on **1300 217 430**, Monday to Friday 9am-5pm (AEST/AEDT). If you're calling from overseas, please call us on +61 3 9192 4419.

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