

Dear Customer,

This document has been provided to assist you through the claims process. We understand that this can be a very difficult time and therefore want to assist you where we can.

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1 - Guide to making a claim

1.1 Claim Form

In order for a claim to be processed a "GE Money Term Life Insurance – Notice of Claim 81-3903 (REV 12/04)" must be fully completed. Failure to fully complete all sections of the form may mean we will need to return it to you for further completion. If you should encounter any difficulties or are unsure as to what and how to complete this form our staff will happily be able to assist you. You can contact us on 1800 800 230 for advice, our office hours are Mon – Fri 8.30am – 5.00pm (Eastern State's Time).

1.2 Supporting Documentation

Once the form is completed please attach the supporting documentation listed on page 1 of "GE Money Term Life Insurance – Notice of Claim 81-3903 (REV 12/04)" to the claim form. It is advised these documents where applicable be attached with the Claim Form as failure to provide the documents may delay our assessment of the claim or return of the form to you for these documents to be attached. Where you are providing copies of documentation it is important that these copies be certified. This means someone certifies that your document is a copy of the true original. This can only be done by a local Justice of Peace, Police Officer or Solicitor.

1.3 Review & Copy

Before sending, read over the information you have provided and ensure it's correct. If you feel you don't have enough room on the form to correctly convey everything you feel is relevant to this claim then please attach extra pages where needed. To ensure the form is complete, on the last page of your claim form we have provided a checklist. Please review and tick off the sections you have completed. This will ensure your forms completeness and accuracy. Finally, before sending, we would ask you to make note of your "Claim Number" which should be written on Page 1 & Page 2 of the "GE Money Term Life Insurance – Notice of Claim 81-3903 (REV 12/04)" and to take a copy of all documentation you are providing or completing for your own reference.

1.4 Where To Send The Claim Form

Send the completed form and documentation to:
Claims Department - GE Money
GPO Box 1571, Sydney NSW 1025

1.5 When Will We Contact You

We will within 14 days of you sending the documentation contact you via letter or phone and advise you of the current status of the claim.

1.6 How Long Will It Take

Please note: claims of this nature typically can take some time to be processed. Due to the extensive documentation required. The Claims Department need to receive and then subsequently assess all required documentation before the claim can be fully processed. The claims department will expedite your claim as quickly as they can for you.



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2 - Probate

2.1 Probate, what is it?

A certificate granted by the court that the Will of the deceased person has been proved as valid, and authorising the person named as the executor in the Will to administer the deceased persons estate in accordance with the terms of the Will.

2.2 When will I need probate?

If an insurance policies value exceeds \$50,000 and there is no beneficiary assigned to the policy, probate may be necessary to establish to whom the proceeds are payable. Probate is the process of legally establishing the validity of a Will before a judicial authority.

2.3 How do I apply for probate?

Probate is granted through the Supreme Court. It is advisable you seek legal advice to apply for probate.

3 - Letters of administration

3.1 Letters of administration, what are they?

An authority granted by the court where a person has died without having left a valid Will, which authorises the administrator to administer the deceased person's estate in accordance with the laws that specify how in those circumstances the estate is to be distributed. Letters of administration may also be granted where a Will has been made but no executor is named in the Will, or where the Will names an executor but that person is not willing or able to act.

3.2 When will I need letters of administration

If an insurance policy value exceeds \$50,000 and the insured died without leaving a valid Will, which authorises the administrator to administer the deceased person's estate.

Or

If an insurance policy value exceeds \$50,000 and a Will has been made but no executor is named in the Will, or the Will names an executor but that person is not willing or able to act.

The Supreme Court can grant letters of administration in such cases and therefore determines who is to administer the estate of the deceased.

3.3 How do I apply for letters of administration?

Letters of administration are granted through the Supreme Court. It is advisable you seek legal advice to apply for letters of administration.



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4 – New South Wales (NSW) Registry of Births, Deaths & Marriages.

4.1 How do I obtain a Birth Certificate?

Birth certificates are commonly used to assist in establishing an individual's identity, the Registry issues Birth Certificates for births or adoptions that occurred in New South Wales. To obtain a Birth Certificate you will have to apply for it. You can obtain the application form from the Registry of Births, Deaths & Marriages (please see the below for their contact details and address) alternatively, you can obtain one from their website at: <http://www.bdm.nsw.gov.au/>

4.2 Who can apply for a Birth Certificate?

In New South Wales, Birth Certificates are only available to the person named on the certificate, their parents or an authorised representative. If you are a parent of the person named on the certificate, the certificate can be issued to you. However if you are not a parent of the person named on the certificate you must satisfy *one* of the following conditions:

1. Provide written authority *and* identification from the person named on the certificate, or one of their parents, plus your own identification;
2. Show Power of Attorney relating to the person named on the certificate or one of their parents;
3. Be a solicitor/welfare group acting for the person named on the certificate;
4. Be a legally appointed guardian of the person named on the certificate.

4.3 What forms of identification are needed to obtain a Birth Certificate?

When you submit your application you must also provide at least three (3) forms of identification with your application. At least one (1) form of identification must be provided from *each list* in the table below. If you are unable to provide identification from List 1, you must provide at least two (2) forms of identification from List 2 and at least one (1) form of identification from List 3.

Also note if you are applying for a Birth Certificate on behalf of another person, you must provide a letter to the registry giving permission from the parents of the person named on the certificate or their authorised representative (e.g. sibling, Power of Attorney, solicitor, welfare group, legal guardian). Please include their address, daytime telephone number and signature.

List 1	List 2	List 3
Australian Driver's Licence	Medicare Card	Utility Accounts (gas, power etc) with current residential address
Australian Passport	Credit or Account Card	Bank statement with current residential address
Firearms Licence	Centrelink or Department of Veterans Affairs Card	
Foreign Passport	Tertiary Education Institution ID Card	
	Security Guard Licence	

4.4 How do I obtain a Death Certificate?

The NSW Registry of Births, Deaths & Marriages records all deaths that occur in New South Wales. To obtain a Death Certificate you will have to apply for it. You can obtain the application form from the Registry of Births, Deaths & Marriages (please see the below for their contact details and address) alternatively, you can obtain one from their website at: <http://www.bdm.nsw.gov.au/>



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4.5 Who can apply for a Death Certificate?

Before completing a Death Certificate application form you need to first check if you can apply for it. In New South Wales, Death Certificates are available to:

- The next of kin named on the death certificate, i.e. spouse (married/defacto), parent or child of the deceased;
- The funeral director (within three months of the date of the funeral);
- Solicitor acting for next of kin or Estate;
- Executor of the Estate.

If you are a relative not listed on the certificate, the certificate can be issued to you *if* the deceased has no spouse, children or parents still alive. If you are not named on the Death Certificate, you must satisfy *one* of the following conditions:

- Provide written authority *and* at least three (3) forms of identification from the person providing the authority, plus your own identification;
- A document establishing custody or guardianship of the deceased;
- Power of Attorney for one of the person's named on the death certificate.

4.6 What forms of identification are needed to obtain a Death Certificate?

When you submit your application you must also provide at least three (3) forms of identification with your application. At least one (1) form of identification must be provided from *each list* in the table below. If you are unable to provide identification from List 1, you must provide at least two (2) forms of identification from List 2 and at least one (1) form of identification from List 3.

If you are the next of kin applying for a Death Certificate, you must provide:

- At least three (3) forms of *your* identification from the list below with your application.

If you are not a next of kin named on the Death Certificate, you must provide:

- At least three (3) forms of *your own* identification with your application *and*;
- At least three (3) forms of identification from a next of kin named on the certificate *and*;
- A letter giving permission from a person named on the death certificate or an authorised representative (e.g. Power of Attorney, legal guardian). Please include their address, daytime telephone number and signature.

List 1	List 2	List 3
Australian Driver's Licence	Medicare Card	Utility Accounts (gas, power etc) with current residential address
Australian Passport	Credit or Account Card	Bank statement with current residential address
Firearms Licence	Centrelink or Department of Veterans Affairs Card	
Foreign Passport	Tertiary Education Institution ID Card	
	Security Guard / Crowd Control Licence	

4.7 How long will it take?

Urgent requests can usually be processed within 24hours otherwise requests are usually processed within 3 working days (at your own cost).



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4.8 How much will it cost me to obtain a Birth/Death Certificate?

The cost will be incurred at your own expense. It is advisable to contact the registry directly for a schedule of their fees as these may change from time to time. Alternatively you can visit the registries website as stated above for this information.

4.9 Registry Contact Details

Sydney Postal Address	Sydney Residential Address
NSW Registry of Births Deaths & Marriages	35 Regent Street
GPO Box 30	Chippendale
Sydney, NSW 2001	Sydney, NSW 2008
	Hours: Mon-Fri, 8am to 4.30pm
	Telephone: 1300 655 236
	Fax: (02) 9699 5120
Wollongong Postal Address	Wollongong Residential Address
NSW Registry of Births Deaths & Marriages	2/74 Kembla Street
PO Box 894	Wollongong NSW 2500
Wollongong East NSW 2520	Hours: Mon-Fri, 8am to 4.30pm
	Telephone: 1300 655 236
	Fax: (02) 4225 2806
Newcastle Postal Address	Newcastle Residential Address
NSW Registry of Births Deaths & Marriages	95 Tudor Street
PO Box 494	Hamilton
Newcastle NSW 2300	Newcastle NSW 2300
	Hours: Mon-Fri, 8am to 4.30pm
	Telephone: 1300 655 236
	Fax: (02) 4974 1022
	TTY: 9310 5700 (for hearing impaired)

Or alternatively you can call the Registry on:

Calling From In Australia	Calling From Outside Australia
Tel: 1300 655 236	Tel: 0061 (2) 8306 8400
Fax: (02) 9699 5120	Fax: 0061 (2) 9699 5120
TTY: 9310 5700 (for hearing impaired)	
For general enquires, you can email the Registry at: bdm-webmail@agd.nsw.gov.au	

Please Note – This document is purely a guide to assist you through the claims process. We suggest you contact the registry as procedures may change from time to time due to new legislation.

5 – If you have a complaint

We strive to process claims efficiently, honestly, fairly and to your satisfaction. If you have a complaint, please contact us first. We have a free internal dispute resolution procedure which you can access by telephoning 1800 800 230 or by writing to GE Money at GPO Box 1571, Sydney, NSW 1025.



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