

GE Money

Term Life Insurance – Claims Fact Pack (NT)
GPO Box 1571, Sydney NSW 1025
Telephone: 1800 800 230 Facsimile: (02) 8249 3884

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 (02/05)" 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 (02/05)" 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 (02/05)" 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 - Northern Territory (NT) Registry of Births, Deaths & Marriages.

4.1 How do I obtain a Birth/Death Certificate?

The Births, Deaths and Marriages Office holds Northern Territory records from 1870 to date. A certificate for a person who was born or who died in the Northern Territory can be obtained in any one of three ways:

1. By visiting the public counter at the Darwin or Alice Springs Births, Deaths and Marriages Offices;
2. By downloading an application form, which can be filled in and posted or faxed - (if paying by credit card) to the Office at Darwin or Alice Springs;
3. By contacting the Births, Deaths and Marriages Office and requesting an application form which can be posted, e-mailed or faxed to Births, Deaths or Marriages Offices;
4. In the case of requesting a Death certificate you can write to the Office of Births, Deaths and Marriages with the details of the death.

Below are contact details to obtain a application form and where to send it alternatively you can obtain one from their website which is:

<http://www.nt.gov.au/>

Applicants will be required to pay a fee (at your own cost) on lodging the application, and provide appropriate identification. If applications are lodged at the counter, certificates will be available immediately, provided full details have been supplied and the event has been recorded in the computer system (1980 to date).

Applications received by mail/fax are required to be accompanied by appropriate identification and required fee (at your own cost). Certificates will be returned by mail to the nominated address within 2 days of application.

4.2 Who can apply for a Birth Certificate?

Family	Parent	No restriction where registered person is aged less than 18 years. Where person is 18 years or over, the same restrictions as for "other agent" apply.
	Non-parental legal custodian or guardian.	No restrictions where registered person is aged less than 18 years. Where person is 18 years or over, the same restrictions as for "other agent" apply. Must produce document establishing custody or guardianship
	Grandparents	Written authority of the subject, or person entitled to the certificate.



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Deceased Estate Matters	Executor or administrator; Trustee	Testator or intestate deceased must be named
Implied Agent	Solicitor	Must be acting for person entitled to certificate under "family" or "deceased estate matters" and subject to same requirements. Must provide supporting documents, or a declaration or solicitors letter stating they are acting for the eligible person.
Other Agent	Any person with required written authority or power of attorney	Written authority from or power of attorney for person entitled to certificate under "family" or "deceased estate matters" and subject to same requirements

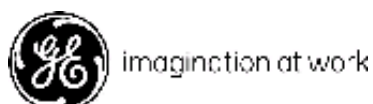
4.3 Who can apply for a Death Certificate?

Family	Spouse (includes defacto), Parent, Child	No restriction. Must produce evidence of relationship
	Non-parental legal custodian or guardian.	No restriction. Must produce document establishing custody or guardianship
	Other relatives/Ex spouse	Not entitled without written authority of next of kin, or evidence that certificate is needed to establish some legal right or entitlement
Deceased Estate Matters	Executor or administrator; Trustee	Testator or intestate deceased must be named
Implied Agent	Solicitor	Must be acting for person entitled to certificate under "family" or "deceased estate matters" and subject to same requirements. Must provide supporting documents, or a declaration or solicitors letter stating they are acting for the eligible person.
	Funeral Director	Must be acting for person entitled to certificate under "family" or "deceased estate matters" and subject to same requirements
Other Agent	Any person with required written authority or power of attorney	Written authority from or power of attorney for person entitled to certificate under "family access" or "access for deceased estate matters" and subject to same requirements

4.4 What forms of identification are needed to obtain a Birth/Death Certificate?

When submitting an application to obtain a certificate the Registry will require proof of your identity to confirm who you are but also to identify if you are authorised to access this information below is some primary types of documents you can produce to meet this requirement.

If the below forms of identification are not available, at least two other forms of



identification must be produced. At least one form of ID must be produced from List 1, please see below.

Primary sources:

- Current NT driver's licence with photo;
- Current Australian passport;
- Current document of Identity issued by the Passports Office;
- Current Defence Force or Police Service photo ID card.

List 1:

- NT proof of age card from Motor Vehicle Registry;
- Current overseas passport with current entry permit;
- Naturalisation / citizenship / immigration papers issued by the Department of Immigration and Multicultural Affairs;
- Current consular photo identity card issued by the Department of Foreign Affairs and Trade;
- Current student photo identity card;
- Current photo driver's licence from another State or Territory;
- Australian passport or document of identity expired within the last two years;
- Baptismal certificate;
- Letter of identity from an Aboriginal community or other recognised cultural group;
- NT Security identification.

List 2:

- Current medicare card;
- Current entitlement card issued by the Commonwealth Government (pensions etc);
- Current credit card, account card, passbook or account statement;
- Current telephone, electricity-water rates, council rates account with evidence of payment ;
- Current life insurance / house or contents insurance policy with evidence of payment;
- Current student identity card or statement of enrolment;
- Current apprenticeship / traineeship papers;
- Current vehicle registration papers;
- Evidence of change of name;
- Registered mortgage papers / title or deeds to real estate;
- Defence Force discharge papers issued within the last two years;
- Electoral enrolment card issued within the last two years;
- School or other educational report less than twelve months old;
- Taxation assessment notice from the last year;
- Expired driver's licence within the last two years.

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

The cost will be incurred at your own expense, the cost is usually inexpensive however 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



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website as stated above for this information.

4.6 Registry Contact Details

Darwin Postal Address	Darwin Residential Address
NT Registry of Births, Deaths & Marriages	NT Registry of Births, Deaths & Marriages
GPO Box 3021	Nichols Place
Darwin NT 0801	Cnr Cavenagh & Bennett Streets
Telephone: (08) 8999 6119	Darwin NT 0800
Facsimile: (08) 8999 6324	
Email: RegistrarGeneral.DDJ@nt.gov.au	
Alice Springs Postal Address	Alice Springs Residential Address
PO Box 8043	Centrepoin Building
Alice Springs	Cnr Gregory & Hartley Streets
NT 0871	Alice Springs NT 0870
Telephone: (08) 8951 5339	
Facsimile: (08) 8951 5340	
Email: RegistrarGeneral.DDJ@nt.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.

