

GE Money

Term Life Insurance – Claims Fact Pack **(QLD)**

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 - QUEENSLAND (QLD) Registry of Births, Deaths & Marriages.

4.1 How do I obtain a Birth/Death Certificate?

To obtain a Birth or 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 in which to send your application, alternatively you can obtain one from their website which is:

<http://www.justice.qld.gov.au/>

4.2 Who can apply for a Birth/Death Certificate?

The *Births, Deaths and Marriages Registration Act 2003* says that the Registrar may refuse to give out a birth, death, marriage or change of name certificate, if the applicant does not have an 'adequate reason' for obtaining the certificate.

In deciding whether a person has an adequate reason for obtaining the certificate, the Registrar must have regard to:

1. the relationship, if any, between the applicant and the person to whom the information relates;
2. the reason that the applicant wants the information; and
3. the use to be made of the information.

The Registrar will also need to consider:

1. the age and contents of the entry;
2. the sensitivity of the information; and other relevant factors.

It is advisable to contact the Registry to obtain further clarification as to who can apply for Birth/Death Certificates, their contact details are stated below if which to contact them.

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

You need to supply documentation that establishes your identity. You must satisfy the requirements of either List 1 or List 2. If applying by mail or fax, photocopies of identity documents must be forwarded with your application. Any photocopy (or faxed copy) of an identity document *must be clearly readable* and should be certified as a true copy of the original by a Justice of the Peace, Commissioner for Declarations, Barrister, Solicitor or Notary Public.

List 1—send a photocopy of one of the following:

- Current Australian driver's licence;
- Current Australian passport;

or

List 2—send a photocopy of two of the following

- Current Medicare card;
- Current credit account card, keycard, passbook or account statement;
- Current entitlement card issued by the Federal Government;
- Current student identity card or statement of enrolment;
- Over 18s identity card;
- School or other educational report which is less than 12 months old;
- Current overseas passport with current Australian entry permit;
- Naturalisation/citizenship/immigration papers issued by the Department of



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- Immigration and Multicultural Affairs;
- Current document of identity issued by a State Passport Office (the Brisbane Passport Office is located on the 4th Floor, Commonwealth Government Centre, 295 Ann Street, Brisbane, Qld, 4000, phone: 131232);
- Current defence force or police service photo identity card.

(Other forms of identification may be accepted, subject to the opinion of the Registrar-General. Write to the Registry at PO Box 188, Brisbane Albert Street, Qld, 4002 or phone (07) 3247 9203.)

4.4 How Long Will It Take?

Urgent requests can be requested but are subject to an appropriate fee (at your own cost), certificates can be posted the same day if the application is received before 12 noon, or on the following day if the application is received after 12 noon. Otherwise certificates are normally posted within ten working days of receipt of the application, proof of identity and appropriate fee (at your own cost).

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 website as stated above for this information.

4.6 Registry Contact Details

Postal Address	Residential Address
PO Box 15188	501 Ann Street (Corner of Ann and Boundary Streets).
Brisbane City East	Brisbane
Qld, 4002	Qld, 4002
	Phone: (07) 3247 9203
	Fax: (07) 3247 5818
	Email: bdm-mail@justice.qld.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.

