

GE Money

Term Life Insurance – Claims Fact Pack (SA)
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.

Document Contents:

Page 2

- 1. Guide to making a claim**
 - 1.1. Claim Form
 - 1.2. Supporting Documentation
 - 1.3. Review & Copy
 - 1.4. Where To Send The Claim Form
 - 1.5. When Will We Contact You
 - 1.6. How Long Will It Take

Page 3

- 2. Probate**
 - 2.1. Probate, what is it?
 - 2.2. When will I need probate?
 - 2.3. How do I apply for probate?

Page 3 - 4

- 3. Letters of administration**
 - 3.1. Letters of administration, what are they?
 - 3.2. When will I need letters of administration?
 - 3.3. How do I apply for letters of administration?

Page 4 - 7

- 4. South Australia (SA) Registry of Births, Death & Marriages – contains factual information on:**
 - 4.1. How do I obtain a Birth/Death Certificate?
 - 4.2. What forms of identification are needed to obtain a Birth/Death Certificate?
 - 4.3. Who can access a Birth/Death Certificate?
 - 4.4. How much will it cost me to obtain a Birth/Death Certificate?

Page 7

- 5. If you have a complaint**



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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.



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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.

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.



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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.

4 – South Australia (SA) Registry of Births, Deaths & Marriages.

4.1 How do I obtain a Birth/Death Certificate?

To obtain a Birth/Death Certificate you will have to apply for it. You can either apply online or by filling out an application form from the Registry of Births, Deaths & Marriages (please see the below for their contact details and address).

Alternatively, you can obtain a application form or apply on line from their website at: <http://www.ocba.sa.gov.au>

All applications for certificates are subject to the Registrar's Access Policy, which restricts access to records depending on the age of the record and the relationship of the applicant. Applicants are also required to provide evidence of their identification in accordance with the Proof of Identity Policy.

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

You **must** include identification with your application, otherwise processing delays will occur.

Requirements:

One form of photographic identification such as:

- Current Driver's Licence;
- Current Passport; or

Two forms of non-photographic identification which confirms the persons:

- Full name
- Address
- Signature

Such as:

- Debit Card;
- Credit Card; or
- Health Care Card.

The registry may also confirm details verbally with the person applying for the certificate such as:

- Names and dates of birth of siblings,
- Names, birth dates and birth places of parents,
- Mother's maiden name,
- Parents marriage details.



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This type of identification is usually used in conjunction with the other forms of identification listed above.

Treatment of Original & Copied Documents

Proof of Identity can be presented in both original and copies form. The treatment of these documents is different.

Original Documents

- Original documents should be shown by applicants if applying in person and should not be retained by the Registry.
- The type of identification shown should be noted on the Registries system when entering the application details.

Copied Documents

Applicants presenting copied documents via the mail/fax will not be required to have them certified. Copied documents will be retained by the Registry and attached to the application and become part of the completed application form.

4.3 Who can access a Birth/Death Certificate?

The following can access Birth Certificates:

1. Reason: Family/Personal Reasons

- Spouse
- Parent
- Child

You are able to obtain the certificate.

If you are the: Brother/Sister or Grandparent

You are **not** able to obtain the certificate.

If you are the: Non parental legal custodian or guardian

You are able to obtain the certificate but **must** provide documentary proof to establish legal custody or guardianship.

2. Reason: Deceased Estate Matters

If you are the: Executor or administrator; Trustee

You are able to obtain the certificate but **must** name the testator or intestate deceased, show evidence of executor status, the need for certificate and your relationship to the deceased.

3. Reason: Other

If you are: Anyone

You are able to obtain the certificate if you have **written authority**



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from the person, or you hold power of attorney for them.

The following can access Death Certificates:

1. Reason: Family/Personal Reasons

- Spouse (including defacto)
- Parent
- Child

You are able to obtain the certificate.

If you are the: Brother/Sister; Other Kin

You are **not** able to obtain the death certificate **unless** the deceased has no surviving spouse, children, or parents.

If you are the: Non parental legal custodian or guardian

You are able to obtain the certificate but **must** provide documentary proof to establish legal custody or guardianship.

2. Reason: Deceased Estate Matters

If you are the: Executor or administrator; Trustee

You are able to obtain the certificate but **must** name the testator or intestate deceased, show evidence of executor status and may be required to show evidence of executor status.

3. Reason: Other

If you are the: Other descendent

You may be able to obtain the certificate if you show that it is required to establish a legal right or entitlement.

If you are: **Anyone**

You are able to obtain the certificate if you have **written authority** from an eligible person, or you hold power of attorney for the deceased.

4.4 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.



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4.5 Registry Contact Details

Office of Consumer and Business Affairs Births, Deaths and Marriages Registration Office	
Postal Address	Residential Address
GPO Box 1351 Adelaide SA 5001	Level 2, Chesser House
DX 225	91-97 Grenfell Street
	Adelaide SA 5000
	Hours: 8:30am - 5:00pm Mon - Fri (excluding public hols)
	Telephone: (08) 8204 9599 (general enquiries)

Regional Services	
Berri	Port Augusta
30 Kay Avenue, BERRI SA 5343	9 Mackay Street, PORT AUGUSTA SA 5700
DX 51 117	DX 51 006
Telephone: 131 882 (SA country callers only) or	Telephone: 131 882 (SA country callers only) or
Telephone: (08) 8595 2343	Telephone: (08) 8648 5150
Facsimile: (08) 8595 2344	Facsimile: (08) 8648 5155

Mount Gambier	Whyalla
11 Helen Street, MOUNT GAMBIER SA 5290	Service SA, 171 Nicolson Avenue
DX 29 011	WHYALLA NORRIE SA 5600
Telephone: 131 882 (SA country callers only) or	Telephone: 131 882 (SA country callers only)
Telephone: (08) 8735 1377	
Facsimile: (08) 8735 1370	

Port Lincoln	Port Pirie
Service SA, 73-75 Tasman Terrace	104 Florence Street
PORT LINCOLN SA 5606	PORT PIRIE SA 5540
Telephone: 131 882 (SA country callers only)	Telephone: 131 882 (SA country callers only)

Translating & Interpreting Service (TIS)	Telephone: 131 450
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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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