

# GE Money

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

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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 – VICTORIA (VIC) Registry of Births, Deaths & Marriages.

### 4.1 How do I obtain a Birth/Death Certificate?

To obtain a certified copy of a Birth or Death Certificate you will have to apply for it. In some cases you can apply on-line for the document you require, please see below for their website address to do so, otherwise 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 which is: [www.dvc.vic.gov.au/bdm.htm](http://www.dvc.vic.gov.au/bdm.htm)

### 4.2 Who can apply for a Birth Certificate?

The following persons are allowed access to information in the Birth and Change of Name Registers:

#### Family

1. The registered person;
2. If the registered person is aged less than 18 years –
  - a. Parent, Non-parental legal custodian or Guardian. Document establishing custody or guardianship to be produced;
  - b. Grandparent. Must produce written authority of a parent or non-parental legal custodian or guardian;
3. If the registered person is 18 years or over - the same restrictions as for "other agent" apply.

#### Deceased estate matters

Executor, Administrator or 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 also provide supporting documents, or a declaration or solicitor's letter stating they are acting for the eligible person.

#### Other agent

Any person with written authority or Power of Attorney from person entitled to certificate under 'Family' or 'Deceased Estate Matters' and subject to same requirements.

### 4.3 Who can apply for a Death Certificate?

The following persons are allowed access to information in the Death Register:

#### Family

1. Domestic Partner, Parent or Child. Evidence of relationship must be established;
2. Non-parental legal custodian or Guardian. Document establishing custody or guardianship to be produced;
3. Other relatives, Ex-partner. Must produce the written authority of the next of kin, or evidence that the certificate is needed to establish some legal right or entitlement.



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### Benefit

1. Credit or Insurance Companies. To write off a debt or for insurance policy; to enable payment of benefits to kin or other beneficiary;
2. Superannuation Trust Fund. To effect entitlement for the next of kin or other beneficiary.

### Deceased estate matters

Executor, Administrator or Trustee. Testator or intestate deceased must be named.

### Implied agent

1. Solicitor. Must be acting for person entitled to certificate under 'Family' or 'Deceased Estate Matters' and subject to same requirements. Must also provide supporting documents, or a declaration or solicitor's letter stating they are acting for the eligible person;
2. 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 written authority or Power of Attorney from person entitled to certificate under 'Family' or 'Deceased Estate Matters' and subject to same requirements.

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

In most cases you will be asked to supply identification before the certificate can be given to you. This will most certainly apply if you're requesting a certificate for:

- A birth that occurred within the last 75 years, or where the person is still living;
- A death that occurred within the last 10 years.

### Documents Required

You must provide 3 forms of identification for yourself from the lists below.

- You should provide one (1) form of identification from *each* list.
- If you are unable to provide identification from *List 1* you must provide two (2) forms of identification from *List 2* and one (1) form of identification from *List 3*.

If this certificate relates to an adult person other than yourself, you must also provide:

- The written consent or authority from that person or a person authorized;
- Three (3) forms of identification from that person from the lists below.

If you apply directly at the registry office, then bring original documents. If applying by mail or online, you will have to send copies of the identification, which must be certified by a member of the police force.

LIST 1 Photo & Signature	LIST 2 Operating in the Community	LIST 3 Residential Address
Australian Drivers Licence	Citizenship Certificate	Utility Account (gas, electricity, home phone, etc) with current residential address
Australian Passport	Birth Certificate	Bank Statement with current residential address
Firearms Licence	Credit, ATM or Account Card	Rent/Lease Agreement



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Foreign Passport	Centrelink or Department of Veterans Affairs Cards	Rates Notice
Key Pass	Security Guard / Crowd Control Licence	
Defence Force ID	Tertiary Education Institution ID Card	
	Tax File Statement	
	Student Card	
	Medicare Card	
<p>Children under the age of 18 years who don't have any ID from the above lists should present:</p> <ul style="list-style-type: none"> <li>• Student ID card (or current report card);</li> <li>• Medicare card showing child's name;</li> <li>• Current bill (mobile phone).</li> </ul> <p><b>All documents, except foreign passports, must be current.</b></p>		

#### 4.5 How long will it take?

If the identification documents are not complete or are not certified by an appropriate person, your application may be delayed until its rectified.

##### Otherwise:

- *Online or by Mail:* within 5 working days;
- *Express Post:* The certificate can be mailed to you by an express postal service (where available) at extra cost. Express Post does not refer to priority processing of applications. All applications will be processed at current turnaround times;
- *In Person:* most standard certificates are available immediately, provided the event has been registered.

#### 4.6 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.

#### 4.7 Registry Contact Details

Postal Address	Residential Address
VIC Registry of Births Deaths & Marriages	589 Collins Street
PO Box 4332	Melbourne
Melbourne	Victoria
Vic 3001	Hours: Mon-Fri, 8.30am to 4.30pm
	Telephone: 1300 369 367
<b>Website:</b> <a href="http://www.dvc.vic.gov.au/bdm.htm">www.dvc.vic.gov.au/bdm.htm</a>	Fax: (03) 9613 5880

**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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