

ANZ Staff Super's Claims Philosophy

Our philosophy is to assess each claim in a balanced way based on its own merit with integrity and compassion whilst ensuring that we are fair and reasonable to all stakeholders. We act in the best interests of our members and provide support throughout the claims process.

- We will explain the claims process in simple terms to help members and beneficiaries understand what's needed to have their claim assessed.
- We will manage claims to ensure they are handled as efficiently as possible.
- We will work with our Insurer to seek to have claim finalised in a timely manner. We will pursue a claim on a member's behalf where that claim has a reasonable prospect of success.
- We will seek to help a member understand the reasons for the decision if the Insurer and Trustee have declined the claim. We will reassess claims where new information is provided or the member requests a review.

We will act as your advocate to ensure that our Insurer and any other third parties involved in your claim treat you with dignity and respect and also act in accordance with this philosophy.

We understand that this may be a difficult time for you, so we'll do our best to make applying for a claim as straightforward as possible.