

If you can't do your usual work, your super benefits can work for you.



IF YOU'RE UNABLE TO WORK IN YOUR USUAL JOB BECAUSE OF INJURY OR ILLNESS, YOU MAY BE ENTITLED TO BENEFITS THROUGH YOUR SUPERANNUATION FUND.

Your superannuation is designed to support you once you retire. It can also support you before then.

Depending on the fund, and the nature of the injury, the benefit can be paid as a lump sum or as periodic benefits. Usually, the benefit will not reduce your superannuation account balance or your retirement benefit.

It works like this. Most super funds provide insurance that entitles you to benefits when you're injured or ill, regardless of how the injury or illness occurred. The amounts can range from a few thousand to hundreds of thousands of dollars.

How to tell if you qualify

You may be entitled to a superannuation disability benefit if you:

- + have an injury or illness that prevents you from working in your normal occupation or working your full hours;
- + were a member of a super fund at the time you sustained your injury or illness or stopped working.

If you qualify, you may also be able to claim disability benefits from your super fund even if:

- + you've already withdrawn your superannuation;
- + you already had an injury or illness when you joined your super fund; or
- + your employer wasn't contributing to your super fund at the time.

We'll aim to get you a good outcome

Our lawyers can evaluate your circumstances and let you know if you're eligible for benefits. We can then guide you through the process of making a claim with your super fund or insurer to maximise your chance of a successful outcome.

In the event that your claim is denied, we can explore all possible avenues to challenge the decision to give you the best chance of obtaining your fair and just entitlement.

Time limits could apply for lodging a claim and will apply for challenging a decision, so it's important that you act quickly. We recommend you contact us for advice.

Know your entitlements

1 INCOME PROTECTION BENEFIT

2 TOTAL AND PERMANENT
DISABILITY BENEFIT

3 TRAUMA INSURANCE

4 TERMINAL ILLNESS

Why choose Slater and Gordon?

The success of your claim often depends on the wording of the trust deed or insurance policy under your superannuation fund that governs your entitlement as well as the medical evidence supporting your injury or illness. We have a dedicated team of experts with experience in handling the complexities of superannuation claims. Your local lawyer will also have access to the resources of our national firm, the best possible outcome.

We run superannuation claims for our clients on a No Win – No Fee* basis.



*Conditions apply.
Does not include other party costs.

Know your entitlements

There are several types of disability benefits you may be entitled to under your super fund or a private insurance policy.

1. INCOME PROTECTION BENEFIT

If you cannot continue working in your usual job because of an injury or illness, you may qualify for Income Protection (IP) benefits. This usually consists of a weekly or monthly payment based on a percentage of your wage.

2. TOTAL AND PERMANENT DISABILITY BENEFIT

A Total and Permanent Disability (TPD) benefit is normally paid as a lump sum. In most cases, to qualify you must show that you are permanently unfit for your usual employment, or any other employment for which you are qualified.

3. TRAUMA INSURANCE

Some insurance companies offer the option of taking out an insurance policy for certain medical conditions. This is usually called trauma insurance and it entitles you to a lump sum benefit if you suffer one of the specific illnesses, injuries, disabilities or certain types of surgery listed in the insurance policy.

4. TERMINAL ILLNESS

If you have been diagnosed with a terminal illness you may be entitled to claim your life insurance / death cover through your super paid as a tax free lump sum.

Free Super Claim Check

You may be able to claim through your super insurance policy. It only takes 3 minutes to find out where you stand and can be found at slatergordon.com.au

GET IN TOUCH

We have an office near you
1800 555 777
slatergordon.com.au