

Completing your Claim Form

What if I need help filling in the claim form or if I have any questions?

If you need assistance completing the claim form, please call our dedicated claims team on 1800 994 694 during business hours.

Alternatively, you may wish to contact the Protect Field Officers on 1300 344 249.

What if I want to provide additional information but there is no room on the form?

If you require additional room to answer a question or believe your answer requires further explanation, you can write the information on a separate piece of paper and attach it to the claim form. This can be useful if you believe the circumstances of your claim require clarification or if you think there is additional information we should be aware of.

Can somebody else handle the claim on my behalf?

If you would like another person to act on your behalf, such as a partner or parent, you will need to provide authorisation for them to do so. This can be done by completing the relevant section on page 5 of the claim form or by calling our claims team on 1800 994 694 and providing authorisation over the telephone. Due to privacy legislation in place, we are not able to discuss your claim with anyone other than yourself unless authorisation has been provided.

Do I need to provide any additional documentation / information with my claim?

Depending upon the type of claim which you are submitting, we may require additional documentation. Please refer to the table below for further instructions:

Claim Situation	Documentation / Information Required
Injuries that occur whilst playing amateur sport (e.g. during a game with your local football club)	<p>a) If your sports club has any form of income protection insurance for players, it is important that you lodge a claim with the sports insurer and provide their claim details. You may also be able to claim for medical expenses with your sports insurer.</p> <p>b) If your sports club does not have income protection insurance, you need to provide written confirmation of this on club letter head, signed by a senior club official.</p>
Conditions requiring hospitalisation	<p>If you were, or will be, admitted to hospital for treatment of your condition, please provide copies of any documentation you are provided with, such as admission notes, test results and discharge information.</p>
Injuries involving a bone fracture	<p>Some injury claims (but not all) may qualify for a capital "broken bone" benefit, payable once you receive medical clearance to return to work. If you have sustained a fracture, please provide a copy of your radiological report with your claim. You will be advised during the assessment of the claim whether a "broken bone" benefit is applicable or alternatively you can contact the claims team on 1800 994 694 to discuss this prior to submitting your form.</p>
Workers' Compensation Top-Up claims	<p>After receiving Workers' Compensation benefits for 52 weeks, you may be entitled to Top-Up benefits through Protect for a further 52 weeks. In order to assess this, we require your Workers' Compensation claim details and a copy of your acceptance letter.</p> <p>Throughout the duration of an accepted top up claim, we will require copies of either:</p> <p>a) Workers' Compensation remittance slips showing the payments made to you; or</p> <p>b) Pay slips from your employer, if your Workers' Compensation payments are paid via your employer</p>

<p>Transport Accident Top-Up claims</p>	<p>If you are involved in a transport accident, you may be eligible to lodge a claim with a statutory body, such as the Traffic Accident Commission (TAC) in Victoria. If so, you will need to lodge the claim and provide us with the relevant details, including a copy of letter outlining their decision regarding income replacement benefits.</p> <p>Throughout the duration of an accepted Top-Up claim, we will require copies of remittance slips showing the payments made to you by the relevant statutory body.</p>
<p>All claims</p>	<p>For all accepted Protect claims, you are required to provide valid medical certificates for any period of incapacity. Please see below for further information regarding acceptable medical certificates.</p>

You can submit your claim forms without the above mentioned information if you are still trying to obtain the documents, however we may not be able to complete the assessment until they are received.

How do I submit my completed claim form?

You can submit your claim in four ways:

- a) Scan and email the form to info@atcis.com.au;
- b) Post the form to:

ATC Insurance Solutions
 Level 4, 451 Little Bourke Street
 MELBOURNE VIC 3000

Please retain copies of your claim documents;
- c) Fax the claim form to 03 9867 5540. Please call 1800 994 694 to ensure the fax has been received correctly;
- d) Deliver your claim form to the above address.

If you would like to clarify any of the above information or have a question that has not been covered, please contact our dedicated claims team on 1800 994 694.