



# Death Benefit Claims

A guide for when someone passes.

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## Important Disclosures

Thrive Financial Planning is a privately owned enterprise operating on the Sunshine Coast in Queensland. Our advisory team is committed to providing quality financial advice and a wide choice of products and/or services to suit individual client circumstances.

We are registered with and regulated by the Australian Securities and Investment Commission. When performing our duties, we are obliged by law to act in your best interests and provide appropriate advice. Additionally, we are bound by a Code of Ethics.

Please refer to our Financial Service Guide for comprehensive information about our offering.

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## General Advice Warning

This document may contain general advice and does not take into account your objectives, financial situation or needs. You should consider whether the advice is suitable for you and your personal circumstances. Before you make any decision about whether to acquire a certain product, you should obtain and read the relevant product disclosure statement. Should you require personal advice, we encourage you to contact our team – details below.

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## Get In Touch

### General Enquiries



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## Death Claims

No matter how prepared you might be – if you're here, it's a rough road you're on. First, know that there's support available. Many people engage the services of a solicitor to manage an estate.

Before you start the process of notifying organisations and submitting claims, you will need your loved ones Death Certificate. Generally, the funeral director will arrange this on your behalf however if this is not the case, you can find the details for registering the death and applying for a death certificate for your applicable state by following the links below:

- [ACT](#)
- [NSW](#)
- [NT](#)
- [QLD](#)
- [SA](#)
- [TAS](#)
- [VIC](#)
- [WA](#)

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## Notifying Organisations

Once you have the death certificate, you can start notifying the relevant organisations and the following list, though not exhaustive, is a good place to start for notifications:

- Centrelink
- Australian Tax Office
- Banks
- Insurance companies
- Superannuation fund of the deceased
- Utility companies
- Transport Department
- The electoral commission

You may also find the Australian Death Notification Service useful, Here's a [link](#) to this free government service.



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## Next Step's

In most cases, when someone passes – you'll need to apply for probate.

[This link](#) to the QLD courts website could provide more clarity for you. In cases where insurance has been held inside super – instead of personally owned – the chance you'll need probate is significantly increased.

Unfortunately, it's not a super quick turnaround – maybe 4-8 weeks. You might get it done a little faster with a probate specialist – and if you'd like a recommendation in this area, please ask.

If you'd like assistance submitting an insurance or superannuation claim, or questions and would like to arrange a chat – hit [submit a claim](#) to book a call.



*Empowering Financial Freedom.*

Simple.

*Rachael Yurro*

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