



# THRIVE DIY INSURANCE CLAIMS TOOLKIT

Everything you need to start  
your claim all in one place.

# Welcome

We know making an insurance claim isn't something you planned for — and if you're here, it probably means life's thrown something unexpected your way.

This guide brings together all our most-requested claim resources in one place, so you can:

- Understand what you're covered for
- Identify the right type of claim
- Follow a checklist to get things moving
- Know when to ask for help

Whether you're trying to submit a Trauma, TPD, Income Protection, or Life claim — or not even sure where to start — this toolkit is here to support you.

Kind Regards,

The team at Thrive

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Yurko Family Trust T/A Thrive Financial  
Corporate Authorised Representative 000449875  
Beryllium Advisers Pty Ltd | ABN 30 646 510 769 | AFSL 528250



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Need Help?  
Book a Free Clarity Call ↗

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## What Can I Claim?

Before diving into the checklists and forms, let's help you figure out what kind of claim you can (or should) be making.

### Match your situation:

Your Situation	Claim Type
Serious illness like cancer, heart attack, or stroke	Trauma Insurance
Can't work long-term due to illness or injury	TPD (Total & Permanent Disability)
Temporarily off work due to illness or injury	Income Protection
A loved one has passed away	Life Insurance / Death Benefit

## Did You Know?

You can often claim on more than one cover. For example:

- Trauma + Income Protection
- TPD + Super release
- Life + Death Benefit + TPD

## How to Check What You've Got

1. Log in to your super fund to check for cover (Life, TPD, IP)
2. Search your emails or files for policies
3. If you're a Thrive client, contact us for a summary of your policies.

## What Next?

Now that you've got a better idea of what you might be able to claim — it's time to take action.

Flip to the section below that matches your situation. Each guide includes a checklist of what you'll need, common questions, and tips to help your claim go smoothly.

If you're still feeling unsure, don't stress — you can always come back to this section or book a free call with us.

### Turn to:

Trauma Claim Guide – for major illnesses like cancer, heart attack, or stroke

TPD Claim Guide – if you're unlikely to return to work

Income Protection Claim Guide – if you've been off work temporarily

Life/Death Benefit Guide – if you're managing things after someone has passed or have been given a terminal diagnosis yourself.

Book a Free Clarity Call [➤](#)

## Trauma Claims

Trauma contracts vary between insurers - both with the conditions listed, and with the definitions attached to each condition. The best way to determine if your affliction is covered is to check the relevant Product Disclosure Statement.

The Risk Info website is a great resource:

- Head here for older contracts
- Head here for ones taken out in the last few years.

Below are conditions which are commonly listed across most insurers:

Cancer (including brain or spinal cord tumour & melanoma)

Heart conditions such as:

- Cardiomyopathy
- Angioplasty
- Heart surgery
- Heart attack
- Primary pulmonary hypertension
- Stroke

- Loss of limbs, sight, hearing or speech
- Occupationally or medically acquired HIV, hepatitis B or C
- End stage kidney or liver failure
- Brain and nerves bacterial meningitis
- Coma
- Dementia and Alzheimer's disease
- Parkinson's disease with impairment
- Diplegia

- Encephalitis
- Hemiplegia
- Major head trauma with permanent neurological deficit
- Motor neurone disease
- Muscular dystrophy
- Multiple sclerosis with impairment
- Paraplegia
- Quadriplegia
- Respiratory chronic lung disease
- Pneumonectomy
- Severe rheumatoid arthritis
- Endocrine system advanced diabetes mellitus
- Blood aplastic anaemia
- Meningococcal disease
- Loss of independent existence
- Major organ or bone marrow transplant
- Severe burns

[Click here to book a clarity call ↗](#)

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## TPD Claims

To prepare for a potential TPD claim, there are a few things you can do. First, determine your TPD definition by locating your policy schedule, policy document, or renewal notice. All are capacity assessed - but the criteria are harder to meet for some definitions than others.

The order of easiest to hardest to claim on, looks like this:

1. Own Occupation
2. Any Occupation
3. Homemaker / Home Duties
4. Modified/Assisted/Non-working/Activities of Daily Living

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### Own Occupation

Assessors will look to see if you're capable of ever performing your own occupation (the one you were performing at time of illness or injury) to determine if you meet the definition of the contract.

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### Any Occupation

If you hold an Any Occupation contract, assessors determine if you're capable of ever performing your own occupation, or any other occupation you're suitably qualified for, considering your education, training and experience.

Note, Own will in almost all cases, be called 'Own Occupation TPD'. The same applies to 'Any Occupation'. Own and Any Occupation are the most commonly held type of TPD - with the exception of some industry super funds - who may call it 'Assisted TPD'.

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### Assisted

Assisted TPD is essentially assessed under the same terms as an Any Occupation definition, with one difference. Once it's determined that you meet the definition - they will divide your sum insured by (usually) 5. They will then pay you 1/5th of your sum insured - and will assess you again 12 months later (and again - until they take you off claim - or have made all instalments).

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### Homemaker TPD

This type assesses whether you are unlikely to ever be able to manage a household again.

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## Modified/Activities of Daily Living

Modified assesses your capacity to conduct the 5 activities of daily living:

- Eating
- Bathing
- Toileting
- Dressing
- Mobility

In most cases - you'd need to be unable to perform 2 of the 5 activities without the intervention of another human (using medical aids independently would normally disqualify you from meeting the definition).

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## Policies held in Superannuation

A condition of release is required to remove monies from a super owned TPD policy. This is a Superannuation Industry (Supervision) Act 1993 (SIS Act) requirement, and the trustee must be reasonably satisfied that the person's ill-health (whether physical or mental) makes it unlikely that the member will engage in gainful employment for which the member is reasonably qualified by education, training or experience for a member of a superannuation fund to be taken to be suffering permanent incapacity.

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## Important to note

For Own and Any, you'll be asked to complete extensive lists of your pre-disability duties. You can start compiling a list immediately and be clear with your treating doctor about the physical and mental capabilities required for you to complete your job. This is important early on – if it looks like your condition is or may be degenerative. Especially if you hold an Own Occupation definition.

Make sure you're under the care of a medical practitioner-and keep note of the illness progression and decline in capacity.

TPD claims are often long-winded-so (provided the policy terms allow for it) - you'll want to be assessed for the occupation you were doing at the onset of the illness or accident.

Keep your adviser in the loop too.

To check the terms for your contract, look up the relevant Product Disclosure Statement.

The Risk Info website is a great resource:

- Head here for older contracts
- Head here for ones taken out in the last few years.

Finally-in most cases, you'll need to have exhausted available treatment options-which is worth bearing in mind to manage expectations for length of time from claim submission to approval.

[Click here to book a clarity call ↗](#)

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## Income Protection

Income protection claims require more legwork on your part than any other claim - because you need to verify your income to receive your monthly benefit.

The general premise is, that you can't be better off on claim, then you were when working - or there's little incentive to return to work.

In most cases, you'll need to provide financials for the last 3 years.

For an employee - You'll need the following:

- Notice of assessment, and your
- Individual tax return or group certificates.

If you're self-employed - it can be a little more complicated. You'll need the following:

- Individual notice of assessments
- Individual tax returns
- Company notice of assessments
- Company tax returns
- Profit & Loss Statements

Insurers are aware that your accountant is hopefully assisting you to minimise tax payable, where possible (and legal!).

There are certain things that can be added back to your taxable income, to prove what your 'personal exertion' income is. For example:

- If you income split with your spouse for tax purposes, some or all of this income may be added back to your income.
- Super contributions, some or all of amounts allocated to depreciation, and some vehicle costs can often be added back too.

Sometimes, for self-employees, we need to provide explanations with the financial information provided.

It helps to put your best foot forward first-so a chat before submission can be helpful.

Start by gathering the information you have - then **book a call** to get started.

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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

Under 'Important to Note' For Own and Any, you'll be asked to complete extensive lists of your pre-disability duties. You can start compiling a list immediately and be clear with your treating doctor about the physical and mental capabilities required for you to complete your job. This is important early on – if it looks like your condition is or may be degenerative. Especially if you hold an Own Occupation definition.

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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.

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

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## General Claims Information

For all claims, you'll need certified Identification Documents (ID).

- A list of people who can certify ID is included at the end of this document.

You'll sign a Medicare and PBS release form.

- Note that insurers can put whatever date they choose to on this form.

Delays in claims can occur when the details on your medical history don't match up with the information disclosed on your application form.

If you'd like to do a cross check before submitting:

- You can access a lot of your medical information through your Mygov account-and request a copy of your original application from your adviser, or the insurer direct if you don't have a copy yourself.

This isn't required, but if you have concerns, it could help to provide an explanation for any discrepancies that may exist.

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## For Lump Sum (Life/TPD/Trauma) Claims

There will often be a financial advice benefit attached to your cover, this is paid in addition to your claim benefit and at claim time. When many aspects of life may be changing for you, it can be incredibly beneficial to access financial advice. Benefits generally sit between \$1,000 to \$5,000 so will either supplement or sometimes fully cover the cost of the advice sought.

Finally, for some but not all claims, you'll be asked for your original policy schedule. Don't be concerned if you can't locate it (in our experience, most people can't!). You will simply sign a statutory declaration form stating that you no longer have it.

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## WHO CAN CERTIFY DOCUMENTS?

### Occupations

A person who is currently licensed or registered to practise in any of the following occupations:

- Chiropractor
- Dentist
- Legal practitioner
- Medical practitioner
- Nurse (Registered)
- Optometrist
- Patent attorney
- Pharmacist
- Physiotherapist
- Psychologist
- Trademarks attorney
- Veterinary surgeon

### Persons

- Agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public.
- Australian Consular Officer or Australian Diplomatic Officer (within the meaning of the Consular Fees Act 1955)
- Bailiff
- Bank officer with 2 or more continuous years of service
- Building society officer with 2 or more years of continuous service
- Chief executive officer of a Commonwealth court
- Clerk of a court
- Commissioner for Affidavits
- Commissioner for Declarations
- Credit union officer with 2 or more years of continuous service
- Employee of the Australian Trade Commission who is:
  - In a country or place outside Australia; and
  - Authorised under paragraph 3 (d) of the Consular Fees Act 1955; and
  - Exercising his or her function in that place
- Employee of the Commonwealth who is:
  - In a country or place outside Australia; and
  - Authorised under paragraph 3 (c) of the Consular Fees Act 1955; and
  - Exercising his or her function in that place
- Fellow of the National Tax Accountants' Association
- Finance company officer with 2 or more years of continuous service
- Holder of a statutory office not specified in another item in this Section Two
- Judge of a court in Australia or overseas
- Justice of the Peace
- Magistrate in Australia or overseas
- Marriage celebrant registered under Subdivision C of Division 1 of Part IV of the Marriage Act 1961
- Master of a court

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- Member of Chartered Secretaries Australia
- Member of Engineers Australia, other than at grade of student
- Member of the Association of Taxation and Management Accountants
- Member of the Australian Defence Force who is:
  - an officer; or
  - a non-commissioned officer within the meaning of the Defence Force Discipline Act 1982 with 2 or more years of continuous service; or
  - a warrant officer within the meaning of that Act
- Member of the Institute of Chartered Accountants in Australia, the Australian Society of Certified Practising Accountants, or the National Institute of Accountants Member of:
  - the Parliament of the Commonwealth; or
  - the Parliament of a State; or
  - a Territory legislature; or
  - a local government authority of a State or Territory
- Minister of religion registered under Subdivision A of Division 1 of Part IV of the Marriage Act 1961
- Notary public (for the purposes of the Statutory Declaration Regulations 1993) in Australia, or overseas Permanent employee of the Australian Postal Corporation with 2 or more years of continuous service who is employed in an office supplying postal services to the public.
- Permanent employee of.
  - The Commonwealth or a Commonwealth authority, or
  - A State or Territory or a State or Territory authority; or
  - A local government authority with 2 or more years of continuous service
- Police officer
- Registrar, or Deputy Registrar, of a court
- Senior Executive Service employee of.
  - The Commonwealth or a Commonwealth authority, or
  - A State or Territory or a State or Territory authority
- Sheriff
- Sheriff's officer
- Teacher employed on a full-time basis at a school or tertiary education institution.
- Member of the Australasian Institute of Mining and Metallurgy
- A person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner
- An officer with, or authorised representative of, a holder of an Australian financial services licence, having 2 or more years of continuous service with one or more licensees.
- Pharmacist

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## STILL FEELING STUCK?

If you're unsure about anything or just want help navigating the next step — we're here for you.



Book a Free 15-Minute Insurance Clarity Call, where we can:

- Review what cover you might have
- Walk you through your claim options
- Help you decide whether to DIY or hand it over

Book Your Free Call ↗



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*Rachael Yurko*

Rachael Yurko  
Principal & Senior Financial Advisor



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