

# Claims Philosophy



At Suncorp we know that claim time is our moment of truth. It's when the cover that you placed with us really kicks in. We see it as delivering on a promise that we made to you - a promise to protect you and your family financially.

**When you do make a claim, chances are it's at a very difficult time for you and your family, so we understand that there are key things that we can do to make life a little easier for you.**

**We promise to make our claims process as easy as possible for you so that you can concentrate on getting on with your life.**

## When you make a claim:

- We will assign you a case manager to explain the process in a simple and clear manner.
- We recognise that your circumstances are unique and we will treat you as an individual to support you through the process.
- We assess and pay claims that meet policy terms as quickly as possible.
- We will keep you updated on the progress of your claim with regular transparent communication.

## Working with you

- We seek to understand and meet your needs to provide a caring, responsive, fair and honest service.
- We are open to new ideas and continuous improvement and appreciate your feedback.
- The Health Benefits of Work are widely recognised so if you require assistance to return to work after an injury or illness we will assist you with this in full consultation with your treating practitioners.
- We strive to make a significant contribution in the wider community and to make a positive difference to the lives of those whom we can assist.

## Our Claims Team

- We are real people who want to help you with your claim and we do care about your experience with us.
- We believe our people make the difference at claim time – friendly, helpful and professional.

## Reviewing our Decisions

There are times when a policy may not support the payment of a claim. Our promise to you is that updates will be provided right up until we make our decision. We do have a robust claims review process which ensures all claims decisions can be independently reviewed.

