**Go above and beyond for your client.**

Tools you can customise by Zurich/OnePath Life Insurance

Do life insurers really pay claims?

**SOCIAL MEDIA**

Use or customise the below post most likely to resonate with your clients via social media such as LinkedIn or Twitter. Your posts can link directly to the articles on our website, or you can customise a link to your own white-labelled versions of the articles.

***Tip:*  Spread the word with #insuranceclarity**

#insuranceclarity is a hashtag we’ve added to the material to promote life insurance education. We encourage you to get on board and help grow engagement and confidence in the life insurance industry by using it when you post on social media.

**SOCIAL MEDIA POST**

Insurers are often perceived as doing their best to avoid paying claims. But you might be surprised to hear that life insurers only decline a small percentage of claims. Read more #insuranceclarity

<Link to the article below either on your website or within the social platform>

**FLYER/NEWSLETTER/WEBSITE ARTICLE**

This article has been white-labelled to allow you to use the content (without having to seek our permission but at your sole risk) as a customer flyer, newsletters or on your website.

***Tip*: Complement your advice**

You could also use the articles to complement your advice, sending specific articles to clients who have expressed concerns about their insurance or who have yet to take up insurance you have recommended.

**ARTICLE**

**Do life insurers really pay claims?**

**There’s a common perception that life insurance companies will do everything they can to avoid paying claims.**

In fact, 92% of all insurance claims are paid, industry wide.1

As long as you answered any questions when you apply for cover fairly, and you’re covered for the medical condition you’re claiming for, you should be confident your claim will be paid.

1. [19-070MR APRA and ASIC publish world-leading life insurance data | ASIC - Australian Securities and Investments Commission](https://asic.gov.au/about-asic/news-centre/find-a-media-release/2019-releases/19-070mr-apra-and-asic-publish-world-leading-life-insurance-data/)

**Will I still be covered if my health changes?**

**Once you start your cover, your life insurance won’t change simply because your health deteriorates.**

In fact, you don’t even need to tell your insurer about a change in your health unless you intend to [make a claim](https://assets-global.website-files.com/article/the-claim-process-for-you-and-your-beneficiaries).

**Why are some claims declined?**

**The main reasons life insurers decline a small percentage of claims are:**

* **claims outside the policy definitions**
* **claims are specifically excluded from the customer’s policy (e.g. due to pre-existing medical conditions)**
* **non-disclosure of a pre-existing medical condition. In this case, the insurer will generally take into account what that condition was, whether any cover would have been offered if they knew about that condition, and whether that condition is related to the claim.**
* **fraudulent claims.**
* **Cover ceasing due to premiums not being paid.**

**Want to know more?**

If you’d like to discuss any of the content in this article and how it may apply to you, please call me on XXXXXXXXXX.

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