



# TPD Claim Support Pty Ltd

## **FINANCIAL SERVICES GUIDE**

### Claims Manager **Profile**

**Date of issue 1st April 2024 - Version 1.3**

The services offered in this Guide are provided by:

Susan Hedt - Trevor Battersby Corporate Representative No. 001303179

TPD Claim Support Pty Ltd ABN 88 66 654 995

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TPD Claim Support Pty is a Corporate Auth Representative of

AXIIS Capital Pty Ltd ABN 82 639 996 259

Australian Financial Services Licence Number: 523464

Level 36, Gateway Tower Macquarie Place Sydney NSW 2000

# PURPOSE

This is an important document and describes:

1. Who We Are
2. The Financial Services provided
3. How We Are Paid
4. Our Fee Schedule
5. Contact Details

## 1. About TPD Claim Support – Who we are

Susan Hedt - Trevor Battersby are professional claims managers who are paid a salary for the services provided and possible profit share from TPD Claim Support Pty Ltd.

To assist you in choosing a suitable claims manager we are required to provide a Financial Services Guide, to you prior to providing any support on any claims handling and settling services.

These documents provide you with information regarding the process and charging model used by Susan Hedt/Trevor Battersby, Corporate Representative No. 001303179 of AXIIS Capital Pty Ltd AFSL No 523464, thus to ensure you have sufficient information to confidently engage Susan Hedt/Trevor Battersby to prepare claims support services for you.

TPD Claims Support operates under a No Advice license and are not authorised to provide you with any financial product advice. They will only provide you factual information about insurance products when providing you with the claims handling and settling services.

We understand how important support and service is and wish to thank you for considering engaging an AXIIS Corporate Authorised Representative to assist you in identifying and achieving objectives.

We state that you should seek professional advice in relation to acquiring or disposing of any insurance products, superannuation or other financial products and/or the proceeds at claim time.

## 2. The Services Provided

TPD Claim Support is authorised under representative number 001303179 to provide claims handling and settling services to clients to and acts as an intermediary for claimants.

TPD Claim Support and its claims managers, represent insured persons under insurance in retail or wholesale products by pursuing the following types of claims:

- Total and Permanent Disability claims;
- Trauma or Critical illness claims;
- Income Protection or TTD claims;
- Life Claims and Terminal Illness Claims
- Ongoing Income Protection payment & Support on claims;
- Insurance with Superannuation products retail or wholesale including Industry funds

Some of these services associated with a claim on these products could include;

- Supporting you in gathering financial and medical information relevant to the claim.
- Conducting research, accurate and relevant data gathering on the current situation including all products held by you to ensure the application is correct before submission to insurer.
- Lodging the claim and managing all aspects of the claim process from initial engagement to lodgment and completion of claim to potential payment including the follow up of all key parties to the claim on your behalf.
- Providing you with a claim plan and personalised roadmap of the process.
- Supporting you in understanding the claims process and all required documentation from the Product Disclosure Statements, claim application, medical reports and all components of the claims process.
- Managing delays or possible complaints on your behalf.

## 3. Our Fees and Payments

Susan Hedt - Trevor Battersby are professional claims managers who are paid a salary for the services provided and possible profit share from TPD Claim Support Pty Ltd.

**Fee for service** - Fees are charged according to the work undertaken by your claims manager and may be charged on an hourly basis or as a flat fee. A fee may be charged for the initial work in developing and implementing a strategy, as well as for ongoing monitoring and processing fees for some products that require ongoing support during the claims payment period.

**Commission** – TPD Claim Support Pty Ltd may charge a *commission* when the benefit payment is paid and will be dependent on the services they provide.

**Our fees and charges** vary according to the scope and complexity of the advice required. The scope of the work and the fees charged for services are agreed with clients prior to commencing work.

As a guide Susan Hedt's fees are \$380 per hour excluding GST. (or \$414.00 Incl GST)

The Terms of Agreement provided to you by your Claims Manager will clearly set out all fees, charges and any if applicable commissions payable. TPDCS fees range from \$175 p/h excl GST to \$380 excl gst p/h

#### 4. External Relationships

TPD Claims offers claims management services to a number of businesses on which we process and handle on their behalf. If we are contracted by any of these entities, we, TPD Claim Support process & settle on their behalf. The client or claimant ownership and agreements are within these groups.

TPD Claim Support are contracted only to process, manage and settle the clients' claims, on their behalf. We are contracted for services to IDA Claims Pty Ltd and not the claimant.

Please note that our usual fee schedule will not apply in this situation.

- Current Arrangements: IDA Claims Pty Ltd

Should TPD Claim Support be managing a claim on behalf of IDA Claims, please note that the contractual relationship is with IDA Claims Pty Ltd and to refer to the agreement for all terms and conditions

TPD Claim Support is paid a fee only for their part in the services involved in the processing of an IDA Claims Pty Ltd claim and not the full end to end claimant process.

## 5. Our Fee Schedule

| <b>Service Type</b>  | <b>Fee</b>   |
|--|--|
| <ul style="list-style-type: none"> <li><b>Total &amp; Permanent Disability</b></li> </ul>  | Up to 10% of the benefit payment received (excluding GST). This fee is only charged if the claim has been accepted by the insurer and a benefit has been received.                                     |
| <ul style="list-style-type: none"> <li><b>Income Protection</b></li> </ul>   | An upfront fee of up to \$2,450.00(excluding GST). This fee is only charged if the claim has been accepted by the insurer and a benefit has been approved.   |
| <ul style="list-style-type: none"> <li><b>Ongoing Income Protection Fee</b></li> </ul>   | An Hourly rate will be charged at \$175 to \$380 excl GST depending on the complexity of the claim and seniority of the claim manager. (excluding GST).  |
| <ul style="list-style-type: none"> <li><b>Terminal Illness Cover</b></li> </ul>  | Up to 3% of the benefit received (excluding GST). This fee will only be charged to clients if the claim has been accepted by the insurer and a benefit has been received.                              |
| <ul style="list-style-type: none"> <li><b>Trauma Cover</b></li> </ul>  | Up to 3% of the benefit received (excluding GST). This fee will only be charged to clients if the claim has been accepted by the insurer and a benefit has been received.                              |
| <ul style="list-style-type: none"> <li><b>Life Cover</b></li> </ul>  | \$750 (excluding GST). This fee is only charged if the claim has been accepted by the insurer and a benefit has been approved (not paid) before 60 days thereafter an hourly rate until claim is paid. |
| <ul style="list-style-type: none"> <li><b>Adhoc Services not included above</b></li> </ul>   | An Hourly rate will be charged at \$175 to \$380 depending on the complexity of claim and the seniority of the claim manager. (excluding GST).   |
| <ul style="list-style-type: none"> <li><b>Early Release of your Superannuation Benefits Due to Permanent Incapacity</b></li> </ul> | Up to 3% of the benefit received (excluding GST). This fee will only be charged to clients if the claim has been accepted by the insurer and a benefit has been received.                              |

## 6. Contact Details

Susan Hedt / Trevor Battersby

TPD Claim Support Pty Ltd operates under TPD Claim Support, Corporate Authorised Representative No 001303179

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