

How can I get new insurance or superannuation?

Pre-existing illness

It may be difficult to get disability or life insurance cover if you have a pre-existing illness. If you take out your own insurance or super policy you will usually have to fill in a health questionnaire.

The insurer may refuse to cover you because of your blood cancer diagnosis.

If you did not tell an insurer that you had blood cancer that you were aware of at the time you joined the fund, they may refuse to pay your claim.

Group Super/Insurance

It might be possible to get disability and death cover by joining a 'group' super or insurance scheme eg with your employment super, employer income protection insurance, union or credit union.

You might be offered automatic cover up to a certain limit without any health questions.

With some schemes you are covered for pre-existing condition if you haven't had any active medical treatment for a specified period of time. eg Six months.

If you are thinking of leaving work, your employment super might offer to continue your total and permanent disability or total and temporary disability insurance even if you have an illness or disability. You usually have to take up a continuation option within one or two months.

In some funds your insurance cover will continue if you change jobs as long as you leave enough money in the super fund to cover the insurance premiums.

How to find out

If you are starting a new job, check what insurance cover is offered by the super funds you can join.

If you are considering leaving work, check whether your employment super offers an insurance continuation option or account-based ongoing cover before you leave.

If you want to take out private insurance it is better do it through an insurance broker instead of applying directly to insurance companies. If you are rejected this might count against you with other applications.

Appeals

If you are refused insurance cover because of your blood cancer you may be able to appeal on the basis of unlawful discrimination.

Complaints for unlawful discrimination can be made to the Human Rights and Equal Opportunity Commission or to the industry complaints scheme, the Financial Ombudsman Service.

Important note

It's very important to know your rights before you leave work, before you start a new job or before you sign up for super or insurance.

Need help?

Many people don't know they can claim disability benefits from their super or insurance.

If your work is cut short because of an illness or injury, you may not have enough super to live off. Any extra disability benefits will help a lot.

**Call Maurice Blackburn on the Disability Helpline
1800 196 050 for free legal advice.**

This brochure was prepared in February 2017. It is a general guide to legal, superannuation and financial issues and is not a substitute for professional advice.

For more information, please contact us:

 **1800 196 050**

 **mauriceblackburn.com.au**

