

## YOUR INVOLUNTARY UNEMPLOYMENT CLAIM

### Frequently Asked Questions

We are sorry to hear of your unemployment. We hope that you find your claims experience a smooth and efficient process. Within this FAQ you will find information that will assist you through every stage of your claim.

#### How to contact us

By Post: Claims Team, PO Box 7395, Cloisters Square, WA 6850

By phone: Claims Team 1300 653 751\*

By email: [claims@standrews.com.au](mailto:claims@standrews.com.au)

Our claim assessors are here to help you Monday to Friday from 7am to 5pm (WST).

\*Telephone calls are recorded to assist with training and for quality control purposes

#### After lodging the claim when will I receive a response?

We assess all new claims within 3 working days of receipt. You will be informed of the next steps within this time frame. We will assess any information received after our initial assessment within 3-5 working days.

#### When will I be considered unemployed?

You will be considered unemployed for the purpose of your policy when you have been made involuntarily unemployed, you are registered with Centrelink or an approved Recruitment Agency, you are available for work, and are actively seeking work.

#### How long do I have to be unemployed before payments are made?

There is a 30 day waiting period in which no benefits are payable. The 30 day waiting period commences from the first day after your employment ceased. In addition you must be unemployed for the full 30 day waiting period. Benefits start to accrue from the 31st day and are payable monthly in arrears.

#### Where are the payments sent?

Your policy covers your repayments on your Agreement whilst you are unemployed. Payments are generally therefore sent to your financier to credit your relevant mortgage, loan or credit card as appropriate. If you have kept up your repayments and you would like a refund of any duplicated payments, please discuss this with your financier.

#### After the first payment, what happens for the following months?

If you remain unemployed, continuing relevant payments are made by providing us with a continuation form completed by Centrelink and details of your search for work. We will send you these forms when they are required. Once the forms are received, assessment of your ongoing entitlement will be made within 3 days. Assessment does not necessarily mean payment, further evidence may be required.

#### How frequently will my claim be paid?

The payments we make are based on the period of unemployment confirmed to us by your declaration that you did not return to work during this period, and where applicable Centrelink certification. We ask that the form be completed approximately every 4 weeks.

#### What is the maximum period I can claim for?

A maximum of 6 monthly benefits is payable for one period of unemployment.

#### What happens if my circumstances change?

Please keep us informed of any changes to your circumstances. This includes change of address, going away on holiday and your return to employment.



## Involuntary Unemployment Claims Process

