

# How insurance in super can help if you are sick or injured

GESB Super, West State Super and Gold State Super

To request this document in an alternative format such as Braille, call us on 13 43 72 or use our Live chat service at [gesb.wa.gov.au](https://gesb.wa.gov.au).


**Insurance in super can provide you with financial assistance if you become sick or injured. This may be in addition to your super benefit, or any other entitlements you may receive from your employer.**


## Learn more about your insurance options

### If you're a GESB Super or West State Super member

Depending on your circumstances you may have been provided with cover automatically. We offer three types of insurance through GESB Super and West State Super:


Insurance type	Insurance benefit
Death cover	Provides a one-off lump-sum payment in the event of your death (and includes a terminal illness benefit <sup>1</sup> )
Total & Permanent Disablement (TPD) cover	Provides a one-off lump-sum payment if you are totally and permanently disabled and cannot work due to that condition
Salary Continuance Insurance (SCI) cover	Provides a monthly income of up to 75% of your pre-disability income for up to two years if you become disabled due to sickness or injury. You may also be entitled to a Superannuation Top-Up Benefit

 For more information, please visit [gesb.wa.gov.au/insurance](https://gesb.wa.gov.au/insurance) or download our **'Insurance and your super'** brochure at [gesb.wa.gov.au/brochures](https://gesb.wa.gov.au/brochures).

 To check if you have any of these insurances in your GESB Super or West State Super, please log into Member Online at [mol.gesb.wa.gov.au](https://mol.gesb.wa.gov.au) or call your Member Services Centre on 13 43 72.


### If you're a Gold State Super member

Gold State Super includes automatic cover for all contributing members up until the age of 60. This provides you and your family with the security of knowing that financial support is available should you die or become permanently disabled. This insurance cover is provided to you at no extra cost.

 For more information, please see our **'Insurance and your super, Gold State Super'** factsheet at [gesb.wa.gov.au/factsheets](https://gesb.wa.gov.au/factsheets).

## How to start an insurance claim

1. You can call your Member Services Centre on 13 43 72 to see what insurance or early release of super options you may have within your super and how these could help you. They can also help you to understand the claims process.
2. As part of our insurance claims process, you will need to provide factual information from your employer and your medical practitioner. These requests need to be completed and returned as soon as possible. Otherwise, assessment of your claim may be delayed.

 For more information, please see our **'Understanding the insurance claims process'** fact sheet at [gesb.wa.gov.au/factsheets](https://gesb.wa.gov.au/factsheets).

## What if I don't have insurance or need to access my super during an insurance claim?

Whether or not you have insurance, you may be able to access your super early if you qualify for special circumstances. These include:

### Compassionate grounds or severe financial hardship

You can apply for your super to be released early on specific compassionate grounds or on grounds of severe financial hardship. This can help pay for items such as:

- Modifications to a home and motor vehicle if you or a dependant have special needs due to severe disability
- Medical treatment or medical transport if you or a dependant are suffering from a life-threatening condition
- Funeral and other expenses associated with the death of a dependant

### Total and permanent disablement

If you are totally and permanently disabled, you can apply to us directly to access all or part of your super balance, even if you don't have Total and Permanent Disablement insurance cover. It must be supported by relevant medical reports addressing specific requirements.

### Terminal illness

If you are diagnosed with a terminal illness, you can apply for your benefit to be released even if you don't have insurance cover. To be eligible, two registered medical practitioners must certify that the illness or injury is likely to result in your death within a 24-month period from the date of certification. At least one of the medical practitioners must be a specialist practicing in an area related to the illness or injury.



For more information on when you can access your super, visit [gesb.wa.gov.au/access](https://gesb.wa.gov.au/access). You can also download our **'Accessing your super'** brochure for GESB Super and West State Super or our **'Gold State Super essentials'** brochure at [gesb.wa.gov.au/brochures](https://gesb.wa.gov.au/brochures).

## Where you can find more information

On our website you'll find these resources to help you learn more.

### Your insurance options

- Insurance in your super: [gesb.wa.gov.au/insurance](https://gesb.wa.gov.au/insurance)
- **'Insurance and your super'** brochure for GESB Super and West State Super at [gesb.wa.gov.au/brochures](https://gesb.wa.gov.au/brochures)
- **'Insurance and your super, Gold State Super'** fact sheet at [gesb.wa.gov.au/factsheets](https://gesb.wa.gov.au/factsheets)

### Insurance claims process

- **'Understanding the insurance claims process'** fact sheet at [gesb.wa.gov.au/factsheets](https://gesb.wa.gov.au/factsheets)

### Accessing your super

- When you can access your super: [gesb.wa.gov.au/access](https://gesb.wa.gov.au/access)
- **'Accessing your super'** brochure at [gesb.wa.gov.au](https://gesb.wa.gov.au)
- **'Gold State Super essentials'** brochure (includes information on circumstances where your Gold State Super benefit may be paid out)

## We're here to help

Please call us on 13 43 72 between 7.30am to 5.30pm (AWST), Monday to Friday, if you have any questions about your insurance or super with us.

<sup>1</sup> Death cover also entitles you to claim for a terminal illness benefit. If two Registered Medical Practitioners have certified in writing on or after 1 July 2016 that you are terminally ill and have less than 24 months to live, regardless of any treatment undertaken, you may be able to claim your full Death benefit as a one-off lump-sum payment. The claims process includes providing two medical statements. For more information, see 'Understanding the insurance claims process' at [gesb.wa.gov.au/brochures](https://gesb.wa.gov.au/brochures).

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## How to contact us

**T** Member Services Centre 13 43 72  
PO Box J 755, Perth WA 6842

**F** 1800 300 067

**W** [gesb.wa.gov.au](https://gesb.wa.gov.au)