

For further information contact International Underwriting Services Pty Ltd on: **Phone: 1300 651 450**

We thought you might appreciate seeing at a glance just how we deal with your claims. This should also give you a pretty good idea as to how your own claim is progressing. As you will see, we have set ourselves a target of just 5 working days to process the average claim. However, things often happen that are out of our control and cause delay. For instance if a claim form has not been fully or properly completed by the member, their employer or their doctor. You can help by making sure you double check your claim form before sending it to us. Other things can hold us up too. For example sometimes, for any number of reasons, medical practitioners or medical specialists can be too busy to get around to a report that may be needed.

So, if things don't happen as fast as you would like, please bear with us - we're on your side! If there is a delay it almost certainly is not caused at our end. You can be sure we are doing our very best to process it as quickly as we can. In the last year we paid almost 95% of all claims - one of the highest claim settlement rates in the industry. We think this proves that at IUS we not only try to do things right for Pay Plan members - we also try to do the right thing by them.

Thanks. The IUS Claims Team.

INSTRUCTIONS

1. YOU complete Part A, Your DOCTOR completes Part B, YOUR EMPLOYER completes Part C
2. Double check that all information etc is INCLUDED and is CORRECT
3. SEND the Claim Form to PAY PLAN C/O IUS
4. We receive your Claim Form, date stamp it, make a file and register the information on our CLAIMS SYSTEM
5. As part of our service standard, we send you a letter within 24 hours to let you know WE HAVE RECEIVED YOUR CLAIM
6. One of our claims team now begins to PROCESS YOUR CLAIM

7. IF ALL OK, we will send you a letter telling you within 5 working days

8. WE SETTLE YOUR CLAIM after the minimum policy excess period of 21 days. Claims are paid 14 days in arrears.

9. WE PAY THE NET AMOUNT INTO YOUR BANK ACCOUNT. We will also write to you telling you about this and to let you know the dates you can expect future payments which are normally 14 days in arrears.

7. IF FOR SOME REASON IT IS NOT POSSIBLE TO SETTLE THE CLAIM, we send you a letter within 5 days telling you what we are going to do. For example we may need more information and may need to fax your doctor for information. We will also request that the doctor send us their account for their report

8. WE RECEIVE THE REPORT OR INFORMATION NEEDED

9. IF WE DO NOT RECEIVE THE REPORT OR INFORMATION, we will send a reminder within a week. At this time, we will write to you to let you know we have requested the report or information a second time. You will need to contact whoever is holding things up

10. Based on report or information received, if possible decision is made to pay. If not, we will decline. EITHER WAY, WE WILL LET YOU KNOW PROMPTLY

International Underwriting Services Pty Limited (ACN 074 494 885 AFSL 237881) is acting under the authority of the insurer and will be dealing with this insurance claim as agent of the insurer and not the insured

Pay Plan c/o:

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