

## COVID-19 FREQUENTLY ASKED QUESTIONS

### Accident & Illness Benefits Program for Incolink and CIPL members



Total Claims Solutions is assessing the rapidly changing COVID-19 situation and developing the best ways to continue to operate under these conditions.

The wellbeing of members is of utmost importance to us. We are taking necessary steps and measures to protect our employees to ensure we can continue to operate to provide our claimants with claim management support during these difficult times.

#### **Is COVID – 19 covered by my insurance policy?**

The Accident & Illness policies are in place to provide income support for all members who have sustained an injury or suffering from an illness. The policy does not contain any specific exclusion or conditions that exclude a pandemic event as COVID – 19 has been declared.

If you contract the virus and you are unable to work, it is likely that your policy will provide cover.

Please note, all the terms, conditions and exclusions of the policy still apply, such as the waiting period, up to date employer payments etc. For further information, please refer to the Accident & Illness Benefits Program brochure.

As with any claim, you need to provide medical evidence of the diagnosis. In relation to COVID – 19 claims, you will need to provide a copy of the positive test results, which should be provided by your doctor/clinic/hospital that undertook the test.

#### **Shutdown or reduced hours because of COVID – 19**

There is no cover under the policy if there is a shutdown or your working hours are reduced. You must be disabled and diagnosed with either an Accident or Illness that stops you from working.

#### **Am I covered if the Australian Government makes the shutdown compulsory?**

As above, you must be diagnosed with an Accident or Illness that stops you from working.

#### **Will Total Claims Solutions' office close?**

As the COVID – 19 situation continues to change, so will the circumstances as to how our office will operate. We will provide regular updates as changes occur.

Some staff have already transitioned to working from home. Total Claims Solutions' main phone number remains operational and you can continue contacting your case manager via email.

Depending on the status of your claim, we are putting processes in place to allow us to continue managing your claim without interruption. However, delays are expected, if we are relying on additional information from the doctors, hospitals or other health providers to make a decision.

We will continue to stay in touch with you.

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## Lodging a Claim

For the safety and wellbeing of our staff, we ask that you do not attend our office to drop off claim forms. You can still lodge a claim by sending the claim to us via email, fax or mail. Where possible, please email your claim form to us to avoid any disruptions with office closure or where Australia Post is no longer able to deliver mail.

MELBOURNE OFFICE		BRISBANE OFFICE	
<b>Email</b>	<b>totalclaims@totalclaims.com.au</b>	<b>Email</b>	<b>totalclaimsQLD@totalclaims.com.au</b>
<b>Fax</b>	03 9663 4040	<b>Fax</b>	07 3230 9399
<b>Mail</b>	Level 1, 151 Rathdowne Street Carlton VIC 3053	<b>Mail</b>	Level 1, 62 Astor Terrace Spring Hill QLD 4000

## Your Wellbeing

While we will continue to monitor and review how we can continue to service all members, your own health and safety is very important. If you believe you may have been in contact with anyone that may or has been diagnosed with COVID – 19, you must seek medical advice without hesitation.

Advice is also available from the **Coronavirus Health Information Hotline (1800 020 080)** set up by the Australian Government.

## Stay Informed – Useful Links

To stay informed, please look to reputable sources like the ones below:

[Australian Government Department of Health](#)

[Health and Human Services](#) – Victorian State Government

[Queensland Health](#)

[World Health Organization](#)

## Disclaimer

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All the information in this notice should only be considered as general advice as we are not taking into account your individual circumstances.

**For general insurance advice or for a copy of your policy brochure or wording, please call Windsor Management Insurance Brokers on (03) 9663 2411.**

**For all claims enquiries, call Total Claims Solutions on:**

Melbourne (03) 9663 2411

Brisbane (07) 3230 9300