

CLAIM FACT FIND

INTRODUCTION

- What has been happening?
- How can I assist?

CONSTRAINTS

- Do you think you are physically and psychologically able to be involved in the claim?
- Do you think you are able to set aside personal position and think and act objectively, and without becoming emotionally involved?
- Do you need medical signoff for anything?
- Do you have any communication issues? Hearing? Cognitive impairment? Language difficulties? Illegible writing?
- Do you have constraints such as Time? Geographical? Disinterest? Financial? Personal?
- Do you have an involvement preference? No involvement? Fully involved? Only if necessary?
- Are there any confidentiality issues? With members of the family? Business associates? Within the community? A high profile personality? Issues within the financial services industry?
- How well do you understand the claims process?

LEGAL

- Do you have clear title? Is there a beneficiary?
- Do you have legal capacity to make decisions and/or sign documents?
- Does someone have power of attorney? Enduring or otherwise?
- Are there any third party complications? Relatives? Ex-partner? Children?
- Are there other parties who should be kept informed? People? Institutions?
- Is there a solicitor directly involved or undertaking other work which might overlap with the claim?

INSURANCE

- What risk insurance is in place? Is there one policy or more than one? What are the details of each? Is there any interrelation between the insurance?
- Insurers? More than one?
- How was this insurance started? Advice? Direct? Employer-sponsored? Industry fund?
- Was there a Duty of Disclosure or did automatic cover apply?
- What is the level of cover? Is it increasing, reducing or flat?
- When did cover start?
- Was the cover replacement or takeover business?
- Premium payment type and frequency?
- Are premiums paid to date?
- If insurance is not in force, when did it go out of force and why? Did it lapse or was it cancelled?
- Has there been a reduction in cover?
- Is a copy of the policy terms and conditions available? If no, how can a copy be obtained? Have there been any upgrades and have they flowed back?
- Is the claim under the policy or interim cover?
- Does the policy include a pre-existing conditions exclusion?

ONLINE PRESENCE

- Do you have an on-line presence? LinkedIn, YouTube, Facebook, etc?
- Are there directorships, business ownerships, shareholdings, other corporate entities?

OCCUPATION

- Has your occupation changed since the insurance started? When? In what way?
- How has the claim condition impacted your ability to work in your own occupation? Are you still working? Are you working in a reduced capacity?

- If you ceased working, was it immediate or was there a steady reduction in your ability to work?
- If you ceased working, were you terminated? Did you resign? Were you made redundant?
- Have you undertaken any voluntary work?
- Do you have future plans? Are you thinking of a return to work? Retraining? Working in a different occupation?

SELF-EMPLOYED

- What happened to the business? Is it still running? Is there reduced revenue/profit? Has it closed?
- Do you attend the workplace? What do you do?
- Apart from your main personal exertion earnings role in the business, do you have other involvement:
 - Director
 - Shareholder
 - Guarantor
 - Statutory role

FINANCIAL

- What is your financial position?
- Will members of your family have to stop work to physically assist you? Are they income producing?
- Will members of your family need to start work to financially support you?
- What financial information is currently available? When are tax returns lodged?
- Are there financial institutions that need to be advised of the current situation? Do you have relevant contact details?
- Are you financially aware?

ACCOUNTANT

- Are you and the accountant OK with me going direct to the accountant?
- How approachable is the accountant? What is the best way to contact them – Email? Phone? In person?

- How busy are they? When are they busy – EOFY? End of year? At other times?
- What is their likely turnaround time if financial information is needed for the claim?

CLAIM EVENT

- What is the claim condition?
- Is this the first time this event has occurred or is it a recurrence?
- What are the main symptoms? Are they stable? Improving? Deteriorating? Fluctuating? Triggers?
- Were any of the symptoms present prior to the policy starting? Were you aware or unaware?

MEDICAL CARE

- Has a doctor been consulted and, if so, when?
- How many doctors and/or specialists have been consulted? What testing has been undertaken?
- Has there been a diagnosis? Was there a delay in reaching a diagnosis? Has the diagnosis changed at all?
- What treatment is being undertaken? Medication? What are the side effects? Is there non-medical treatment?
- At the time of the insured event, were you interstate or overseas?

TREATING DOCTOR

- What is your relationship with the treating doctor? Is the doctor supportive? Ambivalent? Not supportive?
- Is the doctor accessible? What is the wait time for getting an appointment? Is the doctor open to discussions?
- What is the doctor's attitude to being involved with the claim? Are they OK with completing claim forms?
- What is the doctor's attitude to insurers?
- If the insurer wrote for a report, how long might it take the doctor to reply?
- Would the doctor be amenable to discussing their report with you prior to sending it to the insurer?