**Go above and beyond for your client.**

Tools you can customise by OnePath Life Insurance

**CATEGORY – Building confidence in claims**

TOPIC – Do life insurers really pay claims?

**SOCIAL MEDIA**

Use or customise the below post most likely to resonate with your clients via social media such as LinkedIn or Twitter. Your posts can link directly to the articles on our website, or you can customise a link to your own white-labelled versions of the articles.

***Tip:*  Spread the word with #clarity**

#clarity is a hashtag we’ve added to the material to promote life insurance education. We encourage you to get on board and help grow engagement and confidence in the life insurance industry by using it when you post on social media.

**SOCIAL MEDIA POST**

Insurers often get a bad wrap for doing their best to avoid paying claims. But you might be surprised to hear that life insurers only decline a small percentage of claims. Read more #clarity

<Link to the article below either on your website or within the social platform>

**FLYER/NEWSLETTER/WEBSITE ARTICLE**

This article has been white-labelled to allow you to use the content (without having to seek our permission) as a customer flyer, newsletters or on your website.

***Tip*: Complement your advice**

You could also use the articles to complement your advice, sending specific articles to clients who have expressed concerns about their insurance or who have yet to take up insurance you have recommended.

**ARTICLE**

**Do life insurers really pay claims?**

**There’s a common perception that life insurance companies will do everything they can to avoid paying claims.**

In fact, 92% of all life insurance claims are paid in the first instance¹.

As long as you fulfil your [duty of disclosure](/article/your-duty-of-disclosure-and-why-it-matters) when you apply for cover, and you’re covered for the medical condition you’re claiming for, you should be confident your claim will be paid.

1. [https://asic.gov.au/about-asic/news-centre/find-a-media-release/2019-releases/19-070mr-apra-and-asic-publish-world-leading-life-insurance-data](https://www.google.com/url?q=https://asic.gov.au/about-asic/news-centre/find-a-media-release/2019-releases/19-070mr-apra-and-asic-publish-world-leading-life-insurance-data/&sa=D&ust=1559626220244000&usg=AFQjCNGvXxlZJmVbI4lbIPC87TPahLzGOg)

**Will I still be covered if my health changes?**

**Once you start your cover, what you are covered under your life insurance for won’t change – even if your health deteriorates.**

In fact, you don’t even need to tell your insurer about a change in your health unless you intend to [make a claim](/article/the-claim-process-for-you-and-your-beneficiaries).

**Why are some claims declined?**

**The main reasons life insurers decline a small percentage of claims are:**

* **claims outside the policy definitions**
* **claims are specifically excluded from the customer’s policy (e.g. due to pre-existing medical conditions)**
* **non-disclosure of a pre-existing medical condition. In this case, the insurer will generally take into account what that condition was, what cover they would’ve offered if they knew about that condition, and whether that condition is related to the claim.**
* **fraudulent claims.**

**Want to know more?**

If you’d like to discuss any of the content in this article and how it may apply to you, please call me on XXXXXXXXXX.