

Your guide to how AMP can help at claim time



For income protection customers.

We'll help you get back to everyday life sooner

1. Less paperwork

By starting with a conversation, we reduce the paperwork you will need to complete. This also helps us better understand your situation from the very outset.

2. Getting help sooner

Your case manager may offer short-term support while your claim is being assessed. Early intervention often results in better outcomes. Talk to them about the assistance you need so they can get you the right help.

3. Recovering faster

Research has shown that returning to activity and work can speed up recovery and make you feel better, sooner. If it's an option, we'll work with you on a plan to do just that. We'll even talk to your employer to ensure they're able to give you the right support.

4. Supporting you with daily life

We'll look at other ways we can support you to help alleviate the stresses of daily life, that have emerged as a result of your health event. This could include:

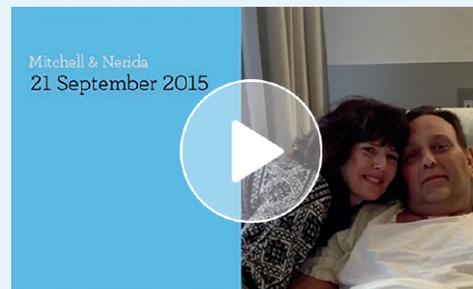
- home cleaning or maintenance
- meal delivery or help with grocery shopping
- transportation to treatments
- childcare assistance
- Internet based therapy.

Do you have life insurance?

Please note this brochure is only for customers with income protection. To lodge a life insurance claim please call AMP on 1300 366 214.

How we can work together

- Let us know as soon as you have a health event by calling Access AMP on 1300 366 214, even if you're still working. The sooner you call, the sooner we can help.
- Tell us about the people in your life. We'll reach out to your family, doctor, employer, or anyone else who can help support your recovery.
- Be open to new ideas to get you back to everyday life. To get the best outcome, we may connect you to community services, arrange short-term support, suggest rehabilitation options and discuss the benefits of keeping active.



Hear from Mitchell an AMP customer, and his wife Nerida, on their claims experience with AMP.

Visit amp.com.au/claims



What to expect when you make an income protection claim



We hope this guide helps you, if you should need to claim. Please remember that it is a guide only and when we manage your claim, we will need to first consider your specific policy/product terms and conditions.



Supporting your recovery



Our dedicated recovery team can help facilitate your return to everyday life. Because your recovery program is based on your personal condition and what you can do, it sets you up to succeed in the long term.

Recovering at work

Research has shown that there is benefit from recovering in a safe and supportive workplace, whether employed or self employed. And after a traumatic event, many people find their workplace provides a supportive social network, regular routine and a sense of purpose.

Based on your personal circumstances and what you can do, your case manager will talk to you about return to work options. They'll reach out to your family, health professionals and your employer to get them involved in your recovery.

Recovery services

Helping you day to day

- Assessing and then supporting you in coping with day to day living activities.

Helping you continue to earn a living

- Services to help with a gradual return to work, including recommendations for work conditioning programs.
- Assessments that help provide an understanding of the physical demands of your work.
- Workplace assessments, including recommendations for equipment and workspace modifications.
- Business coaching, to assist self-employed customers restructure their business based on their level of function.

Helping you explore new work opportunities

- Vocational assessments to help you explore education, training and valuable work experiences.
- Transferable skills assessments that provide recommendations for alternative occupations.
- Assistance with developing job search skills, resume development and interview techniques.

Contact us:

- Call Access AMP on 1300 366 214 (Monday to Friday 8.30am–5.00pm AEST) for help or to notify us of a claim.
- Contact your dedicated case manager for information on your claim.

What you need to know

Any advice in this brochure is general in nature and is provided by AMP Life Limited (AMP Life). The advice does not take into account your personal objectives, financial situation or needs. Therefore, before acting on this advice, you should consider the appropriateness of this advice having regard to those matters. Before making a decision about any product you should consider the relevant product disclosure statement available from AMP at amp.com.au or by calling 131 267. AMP Life is part of the AMP group and can be contacted on 131 267 or askamp@amp.com.au. If you decide to purchase or vary a financial product, AMP Life and/or other companies within the AMP group will receive fees and other benefits, which will be a dollar amount or a percentage of either the premium you pay or the value of your investments. You can ask us for more details.