

WE WIN CLAIMS

TPD & SUPERANNUATION GUIDE





Why accident legal?

accident legal is a law firm with a difference.

We are a leading Queensland personal injury law firm providing high-quality, innovative, outcome-focused legal advice from our offices in Brisbane, Gold Coast, Logan, Maroochydore, and Noosa. We're a mobile team—if you are not able to come to us, we can come to you.

We provide direct access to our senior lawyers and customise your claim, guiding you through the legal process from start to finish. We know accidents happen when you least expect them, so we are on call 24/7.

Our understanding of the trauma and impact an accident can have on your life and your family means we work with you to help you get back on the road to recovery sooner.

With accident legal, there are better days ahead.

If an injury or illness is impacting your ability to work, we are here to help you with your TPD claim

If you are unable to work due to injury or illness you may be entitled to a Total and Permanent Disability (TPD) insurance benefit through your superannuation. This is a lump sum insurance payout that:

- doesn't affect your superannuation balance
- can fund current and future medical costs
- provides you with financial support to restore your quality of life.

We can check your TPD insurance entitlements on your behalf, and we will work with you to ensure you receive your full benefit.

Disability super claims may involve income protection, trauma insurance, total and temporary disability (TTD), or total and permanent disability (TPD) claims.

Our expert team of TTD and TPD lawyers will guide you through the TPD benefit claims process to optimise your outcomes as quickly as possible.

When you call us, you will speak directly with the senior lawyer or partner handling your case. You will be given their direct line so that you can speak with them at any time.



The BIG difference

Free expert case review

Has your world been turned upside down after an accident? We are here to help you get back on the road to recovery. Call us on 1800 745 745 and talk to one of our lawyers, and receive a 100% free, no-obligation, expert case review.

No win, no fee

We understand that you've got enough on your plate without worrying about finding money for legal fees. We take care of all of that for you with our no win, no fee guarantee.

The accident legal no disbursement loan promise

Many other personal injury law firms will require you to enter into a disbursement loan agreement with a financier to fund expenses in your matter, such as medical records, medical reports and barrister's fees. These financiers charge very high interest rates on these disbursement loans and never tell you the exact dollar amount of interest they will charge until you have settled or are about to settle your matter. With the accident legal no disbursement loan promise:

- we will never ask you to sign a disbursement loan at any time
- we pay every single disbursement on your behalf upfront
- we recoup expenses from the settlement funds when the insurer pays
- you are never required to pay anything until your claim is finalised
- we don't charge you any interest on the disbursements we pay on your behalf. That's right, no interest, absolutely nothing.

In most matters, the interest charged by financiers on disbursement loans adds up to thousands of dollars. The accident legal no disbursement loan promise ensures more money from your settlement goes to you rather than a financier.

We're a little different to your typical law firm

We can come to you

We understand the difficulties you may be facing after an accident. You don't need to leave home to give us your instructions, we are happy to come to you or give us your instructions over the phone and we can get your claim started.

We are on call 24/7

Accidents happen when you least expect them to. That's why we're on call 24/7 — just call us on 1800 745 745 to speak directly with a lawyer, anytime. You don't need to leave home to give instructions or start your claim. Your health and your claim matter to us.

Expert legal help

We specialise in TTD and TPD claims. Rest assured that because of this, we know the law inside and out and back to front.

Customised claims

We choose not to treat your claim like every other; we customise it to suit your circumstances, optimising outcomes.

Rapid response

Think you might be left out of the loop? We offer our rapid response guarantee to both keep you in the picture and respond to your calls within 24 hours.

Road to recovery

Yes, we are lawyers, but we understand that your road to recovery will rely on more than just legal help. We work collaboratively with your medical team and, on many occasions, can have the CTP insurer fund the treatment recommended by your medical team.



What we do for you

Direct access to our senior lawyers

We are different from many other law firms because we ensure that you receive the highest quality advice throughout your matter by giving you direct access to our senior lawyers.

While many other law firms have junior lawyers and paralegals running your case, at accident legal your case will be handled by one of our senior lawyers. Our experienced lawyers identify and concentrate on the key issues, and have the experience to structure your claim so that your compensation is maximised.

Our legal fees are competitive and affordable, ensuring that you receive the best possible legal advice and maximum compensation for less than you would pay at other law firms for less experienced advice. Our ultimate goal is to maximise your compensation, and we pride ourselves on achieving this for our clients in each and every case.

We genuinely care about you and we will ensure that you obtain the maximum compensation as quickly as possible. When you call us, you won't speak to a secretary or paralegal, you will speak directly with the senior lawyer handling your case. Our legal fees are affordable and fair.

We understand that the aftermath of an accident can be a scary, uncertain, and stressful time for you. We promise to provide you with accurate and easy-to-understand advice, be sensitive to and understanding of your circumstances, progress your claim in a timely way, and be available to discuss any concerns you have.

The accident legal promise

- ✓ We are experts in TPD and TTD claims
- ✓ We care about you and your case
- ✓ We offer a 100% free expert case review
- ✓ We have a no win, no fee guarantee
- ✓ We will never ask you to sign a disbursement loan at any time
- ✓ We can come to you
- ✓ We are on call 24/7
- ✓ We give you direct access to our senior lawyers
- ✓ We customise your claim to suit your circumstances and optimise your outcome
- ✓ We keep you in the loop and always respond in a timely manner
- ✓ We work collaboratively with you and your medical team.

With accident legal, there are better days ahead.



FAQs

How do I know if I have TPD Insurance?

It's quite common that people aren't completely sure of their TPD coverage. To confirm you can either check your super statement(s) or provide those statements to us and we can check for you. If you don't have a super statement handy, we're happy to contact your super fund, with your permission, to get one and work through it with you.

What if I'm at fault?

Under your superannuation policy, it doesn't matter if you are at fault. All that matters is that you meet the relevant definitions. These policies are often difficult to read and understand. We have TPD and superannuation legal experts that can obtain your policy and provide you advice about your entitlements for free, subject to our no-win-no-fee guarantee.

What can I claim?

Most policies contain cover for:

- **Income protection:** payment of your pre-accident income if you can't work because of your injury, illness or disability. There is often a 30, 60, or 90-day waiting period before you can claim, meaning that you must not have worked for 30, 60, 90 days since you sustained your injury or disability or became ill.
- **Total and Permanent Disablement:** payment of a significant lump sum if you are unlikely to ever work again because of your injury, illness or disability.

To find out what you can claim, contact us to speak to one of our superannuation and TPD experts.

How long will my claim take?

Your claim can take anywhere from 3 months to 3 years. This is because on some occasions, we can have your insurer pay to you benefits a short time after we lodge your claim. On other occasions the insurer will refuse to pay you benefits, and we will need to fight for you to force them to pay, which may include commencing court proceedings.

Can I make a claim?

Most likely, yes. Most super policies have default cover within the policy. The value and validity of your TPD claim will, of course, depend on your specific policy, as decided by the insurer or super fund in question. Whilst the policy criteria vary between super funds, some common requirements for making a TPD claim include:

- **Your super fund** – checking what level of cover is provided in your superannuation policy.
- **Your injury or level of disability** – it's likely you will have to show you are suffering a minimum level of disability. This often considers your ability to return to your previous role, or to work at all.
- **Waiting periods** – most policies will require a waiting period to allow injuries and symptoms to stabilise. This is a juggling act as there can be time limits for bringing a claim. Contact us and we can help guide you on the best course of action.
- **Your employment history** – some policies require a minimum level of employment before you become eligible to claim a TPD payout. This is something our experts can check and advise you on.

But I don't remember taking out a policy. Can I still claim?

Most likely, yes. If you were employed at the time of your accident or when you became ill, the fund that your employer paid your compulsory superannuation will have default cover for you under your policy.

These policies are often difficult to read and understand. We have TPD and superannuation legal experts that can obtain your policy and provide you advice about your entitlements for free, subject to our no-win, no-fee guarantee.

Are there time limits in bringing a claim?

There can be. Contact us immediately to see whether you are still within time for making a claim.

Do I need to pay a fee?

You don't pay us a cent unless we win your case and you are paid compensation.

Contact Us

BRISBANE

Level 2/167 Eagle Street, Brisbane, QLD 4000

LOGAN

Level 1/3972 Pacific Highway, Loganholme, QLD 4129

GOLD COAST

Suite 30610, Level 6, Southport Central 3
9 Lawson Street, Southport, QLD 4215

NOOSA

Noosa Civic Commercial, 28 Eenie Creek Road
Noosaville, QLD 4566

MAROOCHYDORE

Suite 101, Tower 2, Kon Tiki Business Centre
55 Plaza Parade, Maroochydore QLD 4558

Call us

You can call us any day of the week,
24 hours a day on 1800 745 745

Email us

Don't want to call? You can send us an
e-mail at info@accidentlegal.com.au

Online

Visit us online at accidentlegal.com.au

Follow us on Instagram and Facebook



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@accident_legal

