

Claimant Information Sheet



How to make a claim



Step 1 – Contact Us

If you need help to make a claim, contact us on [1300 092 424](tel:1300092424) between 10am and 4pm (AEDT) Monday to Friday or by email on afs@bendigobank.com.au.

Step 2 – Documents

The documents required will depend on the type of Funeral Bond and who is making the claim (e.g. Funeral Director, Executor or Legal Personal Representative (LPR)). Identify the policy type by reviewing the original Certificate or Confirmation of Membership, then collect and complete the required documents based on how the claim will be made.

Policy Type	Required Documents
Assigned	<ul style="list-style-type: none"><input type="checkbox"/> Funeral Director to complete Discharge Form (choose Assigned) <p>Note: In the unlikely situation that the assigned funeral director doesn't conduct the funeral the claim will need to be lodged by the Executor or Legal Personal Representative.</p>
Nominated	Funeral Director is making the claim <ul style="list-style-type: none"><input type="checkbox"/> Discharge Form (choose Nominated)<input type="checkbox"/> Funeral Expenses Invoice from the Funeral Director
	Executor/LPR is making the claim for payment to Funeral Director <ul style="list-style-type: none"><input type="checkbox"/> Benefit Claim Form<input type="checkbox"/> Funeral Expenses Invoice from the Funeral Director<input type="checkbox"/> Receipt from Funeral Director, if already paid in part or full<input type="checkbox"/> Death Certificate or Medical Cause of Death form <p>Note: If the full bond proceeds aren't paid to the Funeral Director and a residual remains the Executor or Legal Personal Representative will be required to claim for payment to the Estate (see immediately below).</p>
	Executor/LPR is making the claim for payment to Estate <ul style="list-style-type: none"><input type="checkbox"/> Benefit Claim Form<input type="checkbox"/> Death Certificate or Medical Cause of Death form<input type="checkbox"/> Estate bank account statement
Unassigned	Executor/LPR is making the claim for payment to Funeral Director <ul style="list-style-type: none"><input type="checkbox"/> Benefit Claim Form<input type="checkbox"/> Funeral Expenses Invoice from the Funeral Director<input type="checkbox"/> Receipt from Funeral Director, if already paid in part or full<input type="checkbox"/> Death Certificate or Medical Cause of Death form <p>Note: If there is an amount remaining in the Bond after payment to Funeral Director, this will be paid to the Estate. If selecting payment to an Estate bank account, we will need a copy of the Estate bank account statement.</p>
	Executor/LPR is making the claim for payment to Estate <ul style="list-style-type: none"><input type="checkbox"/> Benefit Claim Form<input type="checkbox"/> Death Certificate or Medical Cause of Death form<input type="checkbox"/> Estate bank account statement

Claims can be lodged by email to afs@bendigobank.com.au or by mail to Australian Friendly Society, PO Box 480, Bendigo, Victoria, 3552.

Step 3 – Assess

We will assess the claim to ensure all necessary documentation has been provided and completed correctly. If we are unable to verify this, we may ask for additional information and will do so within 10 business days of receipt of the claim.

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Step 4 – Decision

We aim to make a decision as quickly as possible, but at a minimum, within 10 business days of receipt of all relevant information, with approval or denial of claim notified in writing to the claimant (Executor/Legal Personal Representative or Funeral Director).

If the claim has been rejected, we will explain why and give you the opportunity to respond and provide additional information.

Step 5 – Payment

Claims proceeds will be paid dependent upon type of Funeral Bond.

Policy Type	Required Documents
Assigned	<ul style="list-style-type: none">• Paid to Funeral Director
Nominated	Funeral Director is making the claim <ul style="list-style-type: none">• Paid to Funeral Director with any residual paid to the Estate
	Executor/LPR is making the claim for payment to Funeral Director <ul style="list-style-type: none">• Paid to Funeral Director with any residual paid to the Estate
	Executor/LPR is making the claim for payment to Estate <ul style="list-style-type: none">• Paid to the Estate
Unassigned	Executor/LPR is making the claim for payment to Funeral Director <ul style="list-style-type: none">• Paid to Funeral Director
	Executor/LPR is making the claim for payment to Estate <ul style="list-style-type: none">• Paid to the Estate
	Executor/LPR is making the claim for payment to both a Funeral Director and the Estate <ul style="list-style-type: none">• Paid to Funeral Director with any residual paid to the Estate

Step 6 – Claim confirmation

Documentation confirming details of the claim payment relevant to the recipient will be sent by email or mail.

How to make a complaint

The Society has a dispute resolution procedure to deal with your complaints. We endeavour to handle complaints in a courteous and confidential manner. If you have any questions, concerns or complaints about your investment or our services, please contact the Society on [1300 092 424](tel:1300092424) between 10am and 4pm Monday to Friday, or in writing to:

Email: afs@bendigobank.com.au

Mail: The Australian Friendly Society
PO Box 480
BENDIGO VIC 3552

If you are not satisfied with the response provided by us, you can have your complaint reviewed by the Australian Financial Complaints Authority (“AFCA”):

Online: www.afca.org.au
Email: info@afca.org.au
Phone: [1800 931 678](tel:1800931678) (free call)
Fax: [03 9613 6399](tel:0396136399)

Mail: Australian Financial Complaints Authority
GPO Box 3
MELBOURNE VIC 3001

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.