

How to claim

To make a claim from the BERT Fund, please complete and return the *Application for Payment of Benefit* form along with the required documentation. If your claim is for a **TOTAL** withdrawal, any funds in BERT Fund No.2 (payments received on or after 1 April 2004) and any funds in BERT Fund (payments received on or prior to 31 March 2004), will be released. You will receive **two (2)** payments.

If your claim is for **PARTIAL** withdrawal, the funds will be taken out of your BERT Fund No.2 first, and then if required, any funds that are in your BERT Fund will be taken to make up any short fall (if applicable).

CLAIM TYPES AND REQUIREMENTS

1. REDUNDANCY

You are eligible if you lodge a claim within 56 days of being terminated due to shortage of work.

- Claim form
- Current certified identification
- *Separation Certificate* issued by your previous employer, and
- Bank statement (EFT).

2. LEAVING THE BUILDING INDUSTRY

You are eligible if you have not worked in the building industry for 52 weeks and will not be seeking re-employment within the building industry.

- Claim form
- Current certified identification, and
- Bank statement (EFT).

3. RETIREMENT

You are eligible if you have attained age 55 years and you have permanently retired from the workforce.

- Claim form
- Current certified identification:
- *Separation Certificate* issued by your previous employer
- A completed *Statutory Declaration* advising 'I have permanently retired from the workforce', and
- Bank statement (EFT).

4. DISABILITY

You are eligible if you are suffering a permanent injury or illness that prevents you from working in the building and construction industry.

- Claim form
- Current certified identification
- *Separation Certificate* issued by your previous employer
- *Medical Certificate* from doctor/specialist stating the nature of your disability and that you are permanently unfit for work in the building industry, and
- Bank statement (EFT).

5. LEAVING AUSTRALIA

You are eligible if you are leaving Australia permanently to take up residence overseas.

- Claim form
- Current certified identification
- A completed *Statutory Declaration* advising 'I am leaving Australia to live permanently overseas'
- Evidence of living overseas via a one way *airline ticket* or, a *bill* or *bank statement* with overseas address, and
- Bank statement (EFT).

6. FINANCIAL HARDSHIP

The Trustee has sole and total discretion to pay a Financial Hardship claim provided they are satisfied the claim meets the criteria. Opposite are the criteria under which you may submit a claim.

a) You ceased employment due to a genuine condition of redundancy, greater than 56 days ago, and you have been unemployed for a minimum of four (4) weeks.

- Claim form
- Current certified identification
- *Separation Certificate* issued by your previous employer
- Statutory Declaration advising 'I have been unemployed for a period of four weeks'
- Evidence of hardship – minimum of **three (3)** outstanding bills equalling the amount you want
- A letter advising us of your reason for financial hardship, and
- Bank statement (EFT).

b) You have been receiving Centrelink benefits for four (4) weeks or more.

- Claim form
- Current certified Identification
- Centrelink Income Statement, dated within 28 days, which states that you have been receiving benefits for four (4) weeks
- Statutory Declaration – stating 'I have been unemployed for a period of four (4) weeks', and
- Bank statement (EFT)

c) You have been receiving WorkCover for 26 weeks or more.

- Claim form
- Current certified identification
- WorkCover letter/documentation confirming that you have been receiving benefits for at least 26 weeks, and
- Bank statement (EFT).

OTHER CLAIM INFORMATION

CERTIFIED IDENTIFICATION IS TO BE INCLUDED WITH ALL CLAIMS

Provide an original certified copy of:

One [1] of the following:

- current driver's licence or current passport.
If your Drivers Licence contains amendments or endorsements on the back of the licence please have the back of the licence certified by a JP as well.

OR

- Birth/Citizenship certificate or Centrelink Pension card,
AND
- Centrelink payment letter or Government notice (e.g. tax office notice, rates notice) less than 1 year old with your name and address

Note: A Justice of the Peace, Police Officer or an authorised representative of B.E.R.T. Pty Ltd must certify 'current identification' as a true copy.

TAX FILE NUMBER

You have the choice of whether or not you quote your tax file number.

If you decide not to quote your number, then tax will be deducted from your benefit at the highest personal tax rate (currently 46.5%) plus Medicare levy.

BENEFIT PAYMENT METHODS

We are able to pay your claim as a cheque or directly into your (not a third party) bank account via Electronic Funds Transfer (EFT). Please supply bank statement with BSB and account number. In order to pay via EFT we rely on the accuracy of the details you provide. If the information provided is incomplete, insufficient, illegible or inaccurate a cheque will be drawn and forwarded to your address and your claim may be delayed.

PARTIAL BENEFITS

You may not wish to claim your full benefit. If this is the case please indicate the amount you want net of any

tax payable, in the "Payment to you" section. If there are insufficient funds to pay your requested amount we will pay your total account balance.

TRANSFER OF BENEFITS

Transfers between eligible redundancy trusts are available upon request and are at the total discretion of the Fund Trustee.

EXTENUATING CIRCUMSTANCES

Your claim may not meet the normal claim criteria as in 1–6 above, however the Trustee may consider your application if extenuating circumstances exist e.g. the benefit is required to cover medical expenses for yourself or a dependant.

If you believe you may be eligible to claim under these circumstances please contact BERT on **1300 261 114** to discuss the matter.



If you require assistance please call BERT Administration on **1300 261 114**.



Or email us at enquiries@bert.com.au