



## HOW TO CLAIM

To make a claim from BERT Fund or BERT No.2 Fund please complete and return the Application for Payment of Benefit form along with the required documentation.

If you want to claim a benefit and you joined the fund after 31 March 2004, your claim will be met by the amount in your BERT Fund No.2 account. If you want to claim a benefit and you joined the original fund before 1 April 2004, your claim will be met by the amount in your original BERT Fund and BERT Fund No.2 accounts.

Note: If your claims relate to BERT and BERT No.2, you will receive two (2) cheques.

## CLAIM TYPES AND REQUIREMENTS

Please find the following benefits payable and the requirements for a successful claim.

### 1. REDUNDANCY

You are eligible if you have been terminated due to a shortage of work within 56 days of lodging claim. To make a claim please complete and return the Application for Payment of Benefit form along with:

- Certified Identification, and;
- Separation Certificate issued by your previous employer.

### 2. LEAVING THE INDUSTRY

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

To make a claim please complete and return the Application for Payment of Benefit form along with:

- Certified Identification, and;
- Separation Certificate issued by your previous employer.

### 3. RETIREMENT

You are eligible if you have attained age 55 years and you have permanently retired from the workforce. To make a claim please complete and return the Application for Payment of Benefit form along with:

- Certified Identification;
- Separation Certificate issued by your previous employer, and;
- A completed Statutory Declaration advising 'I have permanently retired from the workforce'.

### 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. To make a claim please complete and return the Application for Payment of Benefit form along with,

- Certified Identification;
- Separation Certificate issued by your previous employer, and;
- Medical Certificate from doctor/specialist stating the nature of your disability and that you are permanently unfit for work.

### 5. LEAVING AUSTRALIA

You are eligible if you are leaving Australia permanently to take up residence overseas. To make a claim please complete and return the Application for Payment of Benefit form, along with;

- Certified Identification;
- Separation Certificate issued by your previous employer;
- A completed Statutory Declaration advising 'I am leaving Australia to live permanently overseas';
- Evidence of living overseas via one of the following, tenancy agreement, letter from landlord, one way airline ticket or, a bill or bank statement with new address;
- Evidence of disposal of property or goods eg, removalist invoice, and;
- Evidence of re-employment, if available.

Where you do not have any goods to dispose of, or have not made arrangement for re-employment you must confirm this in a Statutory Declaration.

Please note: Leaving Australia benefit can only be paid by cheque, i.e. EFT not available.

## 6. FINANCIAL HARDSHIP

The Trustee has discretion to pay a Financial Hardship claim provided they are satisfied the claim meets the criteria. Below are the criteria under which you may 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 4 weeks.
  - Certified Identification;
  - Separation Certificate issued by your previous employer;
  - Statutory Declaration advising 'I have been unemployed for a period of 4 weeks', and;
  - Evidence of hardship – three (3) outstanding bills.
- b) You have been receiving Centrelink benefits for 4 weeks or more.
  - Certified Identification;
  - Centrelink Income Statement, dated within 28 days, which states that you have been receiving benefits for 4 weeks;
  - Statutory Declaration - stating 'I have been unemployed for a period of 4 weeks.
- c) You have been receiving WorkCover for 26 weeks or more.
  - Certified Identification, and;
  - WorkCover letter, a certified copy of documentation supporting that you have been receiving benefits for at least 26 weeks.

## OTHER CLAIM INFORMATION

### CERTIFIED IDENTIFICATION IS TO BE INCLUDED WITH ALL CLAIMS

Provide a certified copy of;

- One [1] of the following, driver's licence or passport.

Or

- Birth/Citizenship certificate or Centerlink Pension card, and
- Centerlink payment letter or Government notice (eg tax office notice, rates notice) less than 1 year old with name and address

Note: A Justice of the Peace, Police Officer or an authorized representative of B.E.R.T. Pty Ltd must certify 'certified 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 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).

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, on the Application for Payment of Benefit form. If there are insufficient funds to pay your requested amount we will pay the maximum available amount.

### TRANSFER OF BENEFITS

As a result of changes brought about by The Tax Laws Amendment (Simplified Superannuation) Act 2007, as of 1 July 2007 members are no longer able to roll over their redundancy payment into a superannuation fund or a redundancy trust.

### EXTENUATING CIRCUMSTANCES

Your claim may not meet normal claim criteria, however the Trustee may consider your application if extenuating circumstances exist eg, 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 the BERT Co-ordinator on 07 3832 9711 to discuss the matter.

If you require assistance please contact the BERT Administrator on 1300 366 408.

B.E.R.T. Pty. Ltd. ABN 82 010 917 281 B.E.R.T. Fund No. 2 ABN 19 269 091 436