



This flowchart is a summary only. If you require further information, please call MLC Service Centre on the above numbers. We have the right to vary the claims process outlined above if the circumstances of any claim warrants such a variation.



## Case study

When making a claim MLC understands that you've probably been through a rough time. So we do all we can to help smooth the process.



**Jurek, a recent claimant, had a very positive claims experience with MLC and was happy to share his feelings about our Upgrade Philosophy.**

“ I've found the financial side of dealing with MLC to be superb, with some pleasant surprises.

They (MLC) said because you've not had a claim for more than six years, we're going to pay you an extra 25% on your benefit. I was expecting just under \$1000 a week and then they told me they're going to pay an extra 25% ... this just seemed amazing! And my wife said 'Is this right, is this right?' Linda (the MLC Claims Consultant) was saying 'yes' and 'wait there's more!'

Because of the level of cancer I had, they actually paid double benefits for six months and they paid the 25% no claim bonus on the double part as well as the original part. ”

When Jurek first took out his MLC policy 14 years ago, the 25% no claim bonus and double benefits payment were not applicable. However, with MLC's Upgrade Philosophy, Jurek's policy was upgraded in 1995 and 1997 to include these benefits.

**This case history clearly demonstrates how our product and upgrade philosophy, together with our claims service, all deliver satisfied customers.**