We're here to support you

Managing the RACQ account of a lost family member or friend

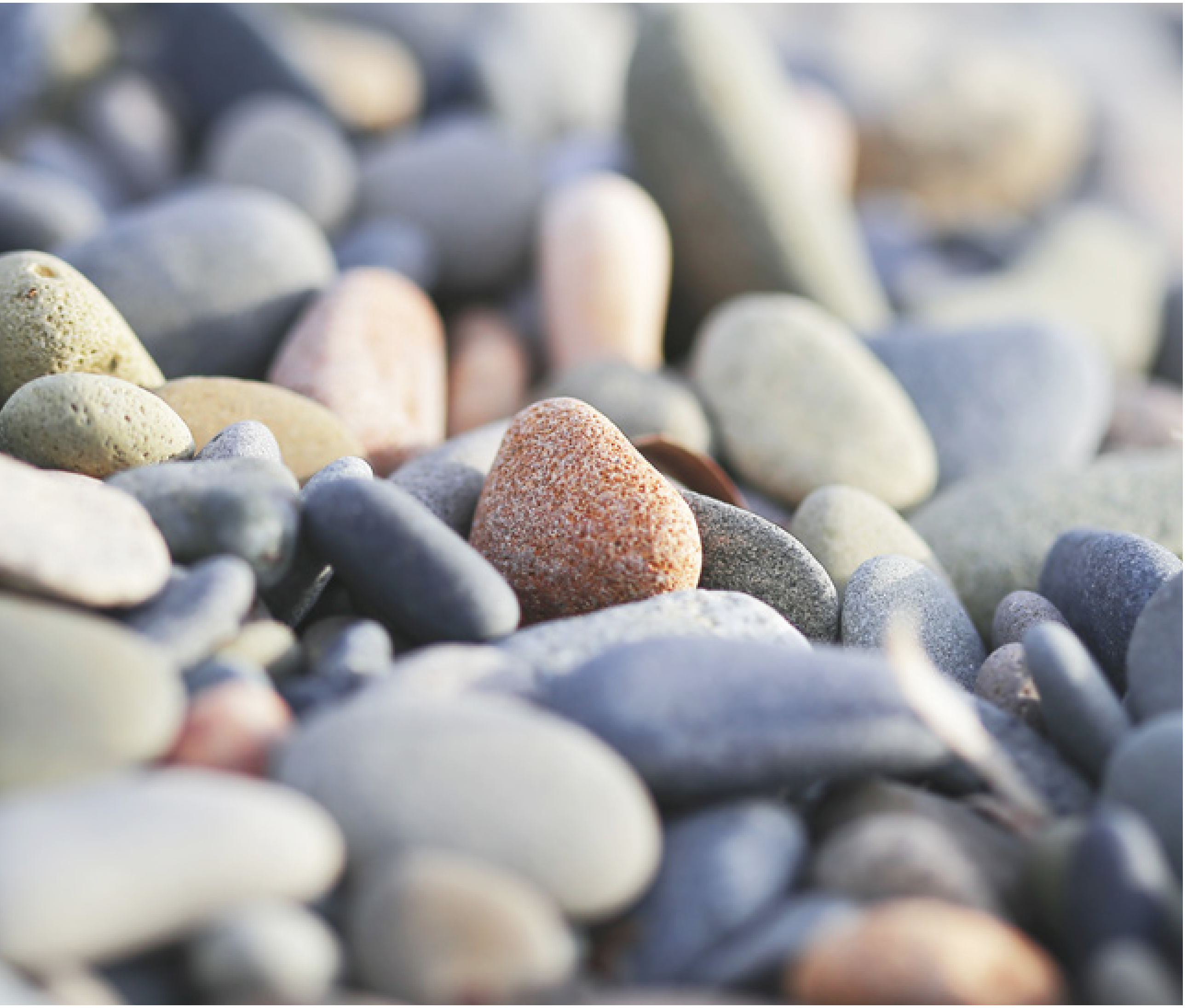
Nothing can prepare you for the loss of a loved one. We're here to help during this difficult time.

We understand it can be hard knowing what to do next, which is why we have prepared this information to guide you through the process and make things a little easier.

We're here for you and will do everything we can to help you update the RACQ policies and records held by your lost family member or friend.

Just know that you're not alone.

Next steps



Step 1: Notify us

You do not need to have received the death certificate when initially notifying RACQ of the member's death.

We will need the name, date of birth, address and/or membership number of the member who has passed away and contact details for the estate representative.

Once we receive the notification we will register the member as deceased and update RACQ records to ensure all marketing subscriptions, including The Road Ahead magazine, are stopped.

Where applicable we will contact the estate representative to obtain relevant documentation and further instructions. Some policies and accounts may remain active until this occurs.

Here's how you can get in touch with us:

- Call us any time on 13 1905
- Visit an RACQ store and speak to one of our friendly consultants
- Email racq@racq.com.au
- Via post at PO Box 4, Springwood, QLD 4127

Step 2: Transfer membership years

If your spouse or partner was a member and has passed away, you can have any loyalty benefits they accrued during your relationship or marriage credited to your personal membership. This can be requested at any time from when RACQ is notified that the member has passed away.

Step 3: Cancel or make changes to a policy or account

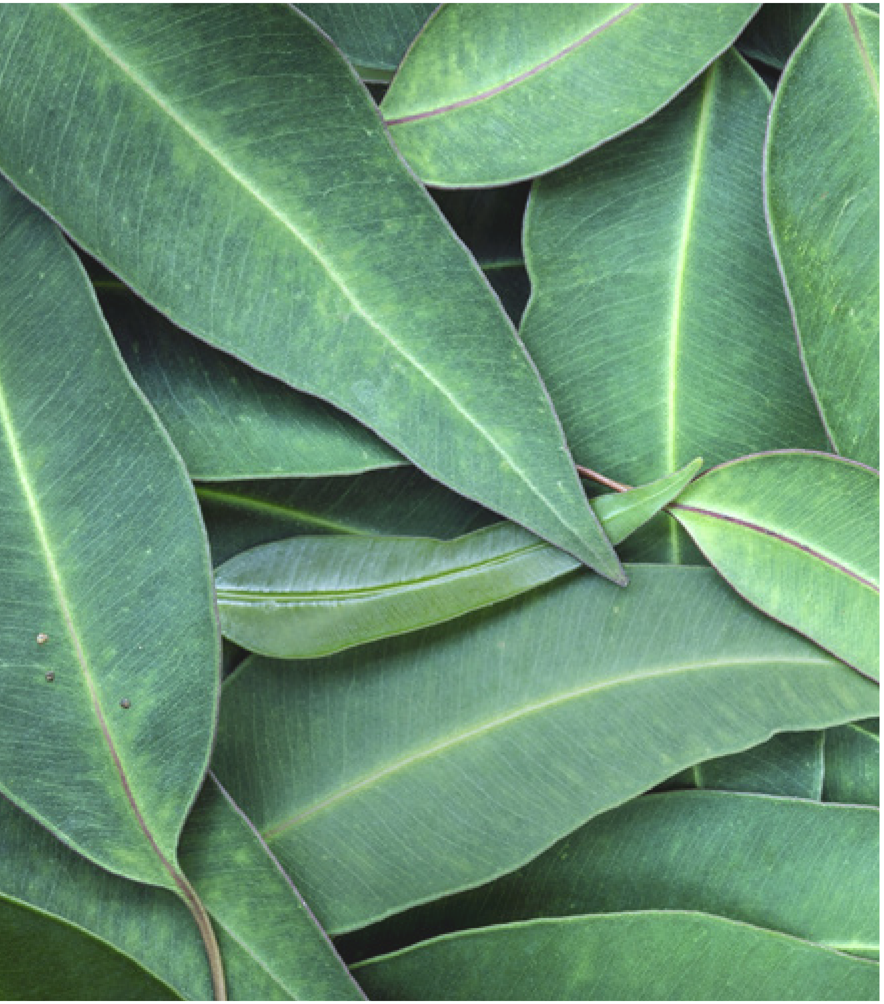
In most cases, we will need to see or obtain a copy of the death certificate (or other accepted forms of evidence) to cancel or make eligible changes to the policies or accounts of passed members.

RACQ must comply with certain legal and regulatory requirements before finalising any accounts of the passed member. Further certified documents may be required depending on individual accounts held by the passed member.

Please be aware that different teams within RACQ manage different products, and they may contact you separately to confirm details or obtain additional documentation.

The following steps you through what information and documents you will need to provide us for each product the passed member held.

Banking



Funeral expenses

If there are sufficient funds in the passed member's account, we can pay the funeral account up to $15,000 without waiting for probate (if there is a will) or letters of administration (if there is no will). You can provide us with an invoice and we will transfer the funds directly to the funeral home.

Joint accounts

If the passed member had money in a joint account, the money will generally go to the surviving holder or holders of the account. If the passed member had money in a joint account, we will require a certified copy of the death certificate to assist in determining the beneficiary of the account.

On the passing of a joint account member all existing authorities for operations on the account should be regarded as cancelled and new authorities should be obtained. The account number/s will not change and only the account title will be changed into the surviving account holder's name solely.

Sole accounts

If the passed member was the sole account owner, on receipt of notice of the member's death, all authorities for other persons to operate on the member's account, or for making periodical payments and direct debits, are cancelled. Only the member's personal representative will be subsequently allowed to deal with a passed member's account.

As a preliminary step, we will need to obtain evidence that the person claiming to be the passed member's personal representative has been appointed.

The documentation required as evidence will vary depending on whether or not the passed member left a will.

What documents do I need?

One of our consultants will assess the accounts then write to let you know exactly which documents we'll need to make changes. Below is a list of the type of documents you may need to provide. It is important to remember that additional documents may be needed depending on individual circumstances.

Documentation required (when available):

- A *certified copy* of the death certificate,
- A *certified copy* of the will (if there is one),
- A *certified copy* of the grant of probate (when there is a will and there is more than $15,000 in the account/s),
- Letter of direction/instruction,
- Bank ID number of executor/administrators or a completed Personal Representative Identification Form (available in RACQ stores or to download online), and
- *Certified copies* of identification (if the executors or administrators have not previously been identified by us). Please see the list of accepted identification below. We will need:
  - one item of identification from List A or
  - one from List B and one from List C.

Note: If you are not attending an RACQ Bank store in person you will also need to provide a certified identification form completed by an acceptable certifier.

List A Primary photographic identification	• Driver licence issued by an Australian state or territory (with a photo and signature) • Proof of Age Card issued by an Australian state or territory • Current passport (or expired within last 2 years) issued by the Australian Government • Current foreign passport issued by a government, the United Nations (UN) or a UN agency* • National identity card, with photo and signature of the person, issued by a foreign government, the UN or UN agency*
List B Non-photographic identification	• Birth certificate/extract issued by an Australian state or territory • Citizenship certificate issued by the Australian Government • Pensioner Concession Card issued by Services Australia • Current Australian Medicare card or Commonwealth Seniors Health Card • Birth certificate issued by a foreign government, the UN or a UN agency* • Citizenship certificate issued by a foreign government*
List C Secondary identification	• Photo driver licence issued by a foreign government* • A Commonwealth, state or territory notice issued within the last twelve months containing the name of the individual and their residential address (e.g. Centrelink notice). • Australian Taxation Office (ATO) notice issued within the last 12 months, containing the name of the individual and their residential address. • A local government body or utilities provider notice issued within the last three months (e.g. council rates; electricity; gas; telephone for land lines), containing the name of the individual and their residential address.

*If the identification is not in English, it must be accompanied by an English translation prepared by an accredited translator.

If there is no will or grant of letters of administration

If there is no will, a *certified copy* of the grant of letters of administration is needed unless there is less than $15,000 in the account/s.

If there is no grant of letters of administration and there is less than $15,000 in the account/s, a letter of direction from the surviving spouse listed on the death certificate is required. If there's no spouse, we require a letter of direction from all of the surviving children or next of kin.

What do I need to do?

For any banking products you will need to speak to a banking consultant. You can post the documents to PO Box 120, Banyo, QLD 4014 or attend one of our RACQ stores (to comply with regulatory requirements emailed copies cannot be accepted). If you attend an RACQ store one of our consultants can certify original documents for you.

What happens next?

The documents will help us make an informed decision about the estate and what further actions or additional documentation may be needed before funds can be released or accounts settled. If we do need more, we will let you know.

Once all documents have been received and requirements are fulfilled, we will release funds or make changes according to the executor's/administrator's instructions.

Note:

- In some circumstances, the accounts may be frozen until the necessary documents are received or the accounts have been settled.
- We do not charge an administration fee to make any changes or settle the accounts of the passed member.
- In order to administer a deceased's estate, the executor or administrator may need to open a bank account into which all funds belonging or due to the passed are deposited, and from which all debts of the passed are paid. We can help you with this.

This leaflet is a guide only and the information required from you may change depending on the circumstances and the products held by the passed member. If you have any questions or require any further assistance, please don't hesitate to contact us and speak to one of our friendly consultants who will be happy to help you and guide you through the process. We are here to help.

Roadside Assistance, Lifestyle, Insurance and CTP

What documents do I need?

You do not need to provide a death certificate if:

- You are an authority on the membership and want to change or cancel a Roadside Assistance or Lifestyle product.
- You are a joint policyholder and want to change or cancel an insurance policy.

In all other cases, including if you are an executor or estate representative you will need to provide a death certificate when cancelling or amending these products, as well as the Will if the passed member held an insurance product.

If the death certificate isn't available, the following documents may also be accepted depending on the product and changes required:

- A letter from the Public Trustee
- A letter from a solicitor
- Funeral notice arranged by a funeral home
- Grant of probate or letters of administration

What happens next?

One of our friendly consultants will make the necessary changes or cancel the policy as per instructions from the estate representative. They will also assess eligibility for a refund and issue this accordingly.

If you're not the estate representative, we will need to speak to them to obtain further instructions or documentation. If you'd like, we can contact them on your behalf to make things easier.

Note: In most cases, the passed member's policies and accounts will remain active until we receive instructions from the estate representative and necessary documentation to make any changes.

Documentation guide

Below is a basic guide to what documents you may be required to provide for joint and sole policies and accounts

	Roadside Assistance and Lifestyle		Insurance		Banking				
	Authority	Non-authority	Joint policy	Sole policy	Joint account	Sole account			
						With a will		No will	
						With a grant of probate	No grant of probate	With a grant of administration	No grant of administration*
Copy of the death certificate		X		X					
Copy of the will				X					
Certified copy of the death certificate					X	X	X	X	X
Certified copy of the will					X	X	X	X	X
Certified copy of the grant of probate						X			
Certified copy of the grant of administration								X	
Letter of direction from the administrators of the estate								X	
Letter of direction from the executors of the estate						X	X		
Completed Personal Representative Identification Form (with sufficient identification)						X	X	X	X
Letter of direction from surviving spouse (or surviving children or next of kin if no surviving spouse)									X

*With less than $15,000 in the account/s

Resources

Coping with bereavement and trauma

Grieving is a natural process and affects people in different ways. People who experience bereavement often have feelings of sadness, guilt and anxiety, as well as some physical reactions, such as loss of appetite, unsettled sleep and exhaustion. The length of time a person takes to grieve can vary and it can often be overwhelming.

If you are finding it difficult to cope, then contact your GP and obtain professional advice or contact one of the community support organisations (listed to the right), which provide counselling services for issues including grief and loss.

13 HEALTH

13 43 25 84

(Queensland only. Interstate callers can phone healthdirect Australia on **1800 022 222**)

Lifeline

13 11 14

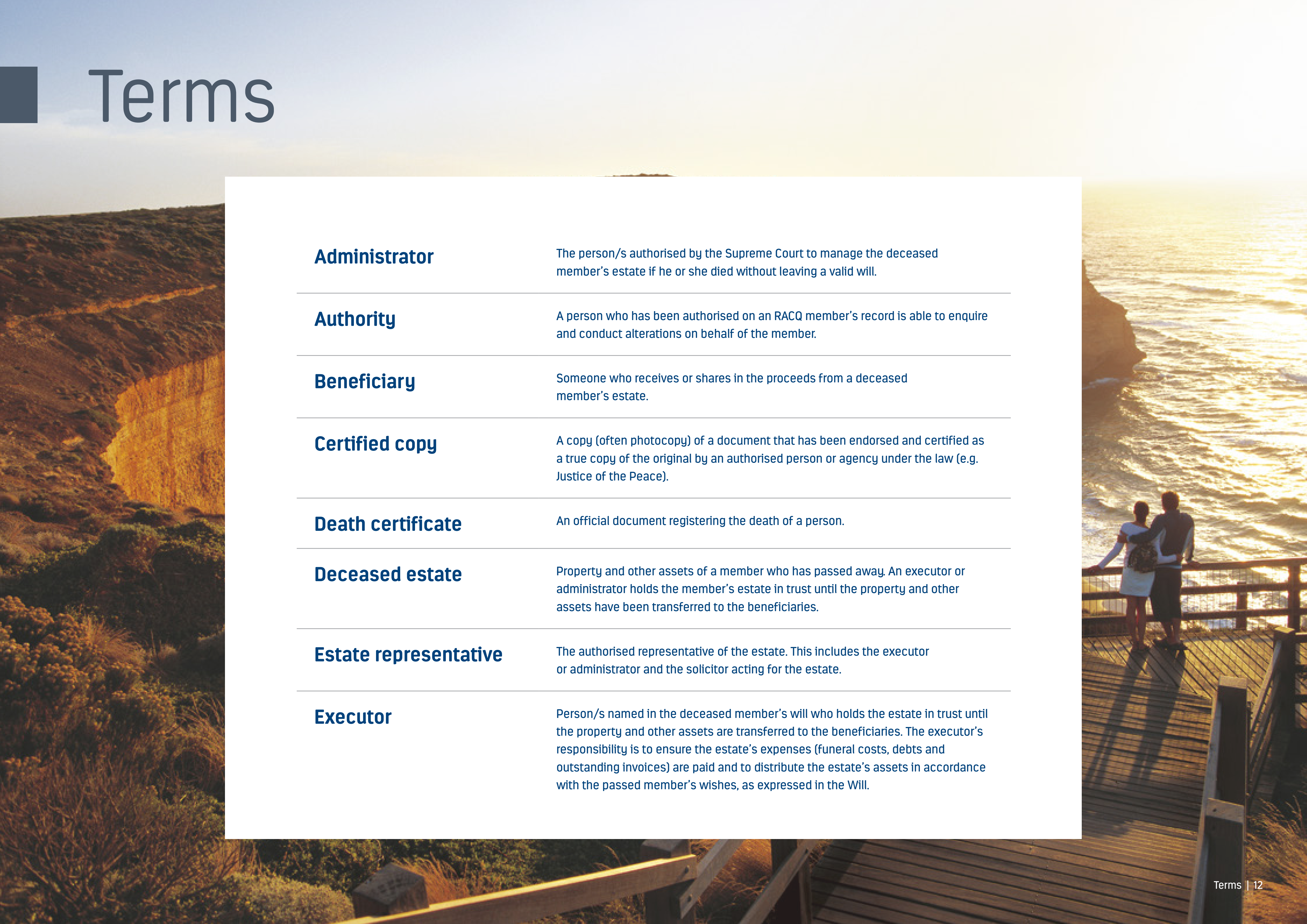
www.lifeline.org.au

Beyondblue

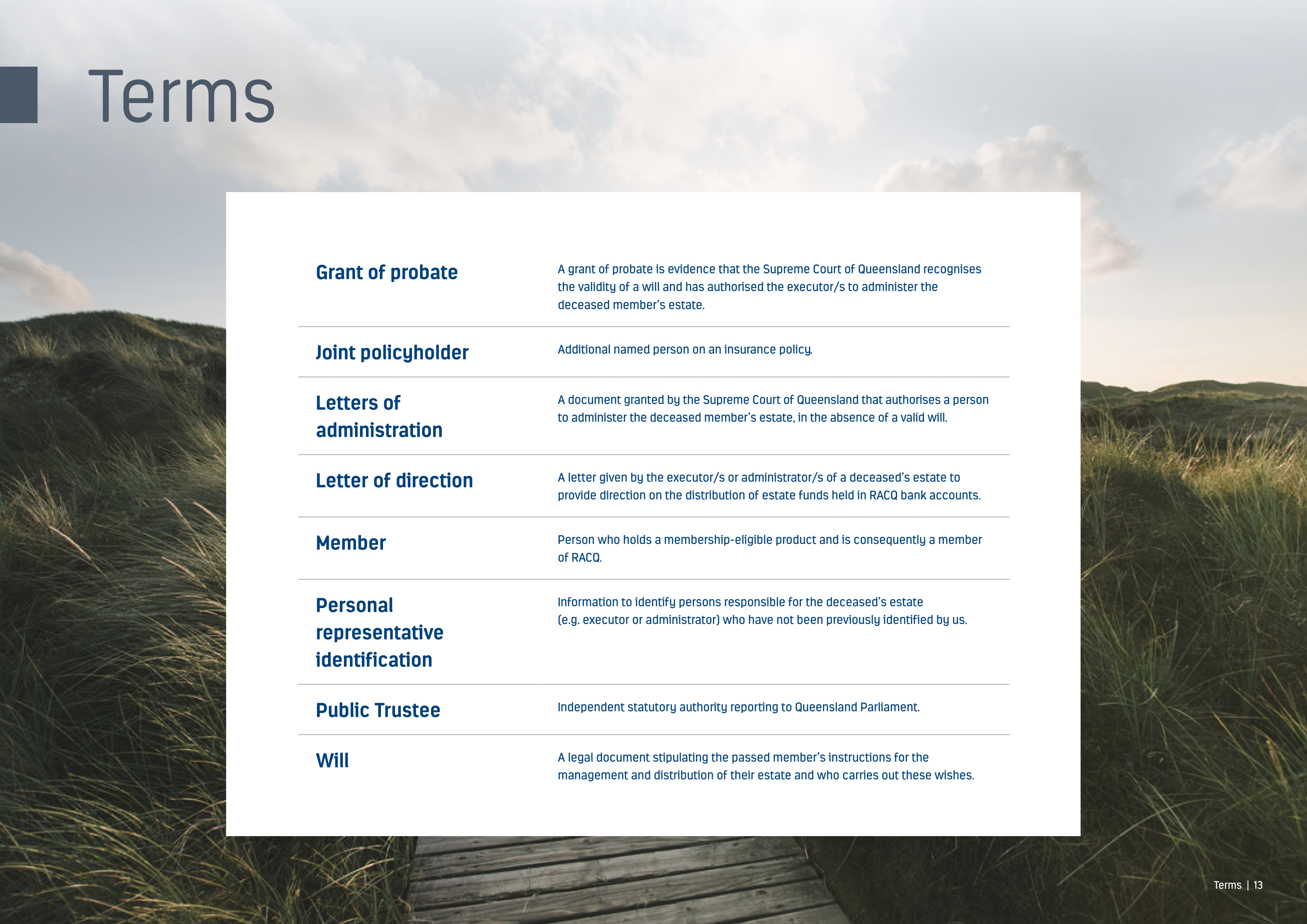
1300 22 4636

www.beyondblue.org.au

Terms



Administrator	The person/s authorised by the Supreme Court to manage the deceased member's estate if he or she died without leaving a valid will.
Authority	A person who has been authorised on an RACQ member's record is able to enquire and conduct alterations on behalf of the member.
Beneficiary	Someone who receives or shares in the proceeds from a deceased member's estate.
Certified copy	A copy (often photocopy) of a document that has been endorsed and certified as a true copy of the original by an authorised person or agency under the law (e.g. Justice of the Peace).
Death certificate	An official document registering the death of a person.
Deceased estate	Property and other assets of a member who has passed away. An executor or administrator holds the member's estate in trust until the property and other assets have been transferred to the beneficiaries.
Estate representative	The authorised representative of the estate. This includes the executor or administrator and the solicitor acting for the estate.
Executor	Person/s named in the deceased member's will who holds the estate in trust until the property and other assets are transferred to the beneficiaries. The executor's responsibility is to ensure the estate's expenses (funeral costs, debts and outstanding invoices) are paid and to distribute the estate's assets in accordance with the passed member's wishes, as expressed in the Will.



Terms

Grant of probate	A grant of probate is evidence that the Supreme Court of Queensland recognises the validity of a will and has authorised the executor/s to administer the deceased member's estate.
Joint policyholder	Additional named person on an insurance policy.
Letters of administration	A document granted by the Supreme Court of Queensland that authorises a person to administer the deceased member's estate, in the absence of a valid will.
Letter of direction	A letter given by the executor/s or administrator/s of a deceased's estate to provide direction on the distribution of estate funds held in RACQ bank accounts.
Member	Person who holds a membership-eligible product and is consequently a member of RACQ.
Personal representative identification	Information to identify persons responsible for the deceased's estate (e.g. executor or administrator) who have not been previously identified by us.
Public Trustee	Independent statutory authority reporting to Queensland Parliament.
Will	A legal document stipulating the passed member's instructions for the management and distribution of their estate and who carries out these wishes.

13 1905 › in store › racq@racq.com.au
24 hours every day

RACQ

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