Clinic Guide

Your complete guide to hearing aid insurance

HEARSURE

Welcome

Dear Partner Clinic,

Thank you for choosing to join HearSure – Australia's first dedicated hearing aid insurance provider. With our new partnership, we look forward to helping you provide *better* hearing aid insurance to your clients.

HearSure enables you to provide total peace of mind to your clients directly from your clinic, through our hearing industry-led hearing aid protection.

Before you begin sharing HearSure cover with your clients, please take some time to read this guide, which contains important information you need to know to distribute this product effectively to your clients.

Our friendly team are always available to be contacted should you have any questions.

Welcome aboard!

Yours sincerely,

Kevin Brown
Director and Co-CEO

Benjamin Singline
Director and Co-CEO

Hearing aid insurance, only *better*

About us

14-days free – an industry first

HearSure provides the only cover your clients will ever need for their hearing aids, with the convenience of a 14-day free trial to allow them to experience the benefits before they purchase their annual policy.

Our comprehensive **Loss, Theft & Damage** coverage provides:

- ✓ ***Better*** cover for loss, theft and damage
- ✓ ***Better*** all-in-one cover designed for hearing aid wearers
- ✓ ***Better*** claims handling with fast approvals handled by your hearing care provider
- ✓ ***Better*** savings to you with no excess on claims
- ✓ ***Better*** travel coverage with unlimited worldwide travel
- ✓ ***Better*** care outcomes that let you stay with your trusted hearing care provider

Financial information

Hearing Clinic Admin Fee	Claims & Payouts	Renewal Premiums
Your clinic receives an administration fee for every renewal purchased by your clients. The administration fee for each policy is 15% of the total distribution fee. This is paid to your clinic quarterly.	HearSure settles claims payouts directly with the clinic. Claim payouts are capped at 80% of the original invoice price. The total invoice amount entered at the time of creating a policy must include accessories and hearing aid chargers (where applicable) to ensure that they are also covered by the policy.	When your client chooses to renew their policy for 12-months after their 14-day free trial, the base premium is calculated at 5% of the total invoice price (exclusive of fees and taxes).

Key Benefits

Benefits that both your clinic and clients will love!

	Simple all in one cover designed for hearing aid users	Developed by the hearing industry to provide your clients with total peace of mind.
	Full protection from loss, theft and damage	A true all in one hearing aid insurance solution. No more over or under insurance.
	Lodge and track your claim with your provider	Clients now speak directly with their hearing care provider to lodge and track claims.
	Fast claims processing and no excess	No more waiting. Claims are resolved directly with the hearing clinic and there is no excess.
	Cover that lets you stay with your hearing care provider	We will not ask you or the client to quote hunt or search for the cheapest price. Nor will we do deals with preferred providers.
	Active worldwide for complete peace of mind	No matter where your client is in the world, they are covered for every eventuality with unlimited worldwide travel.

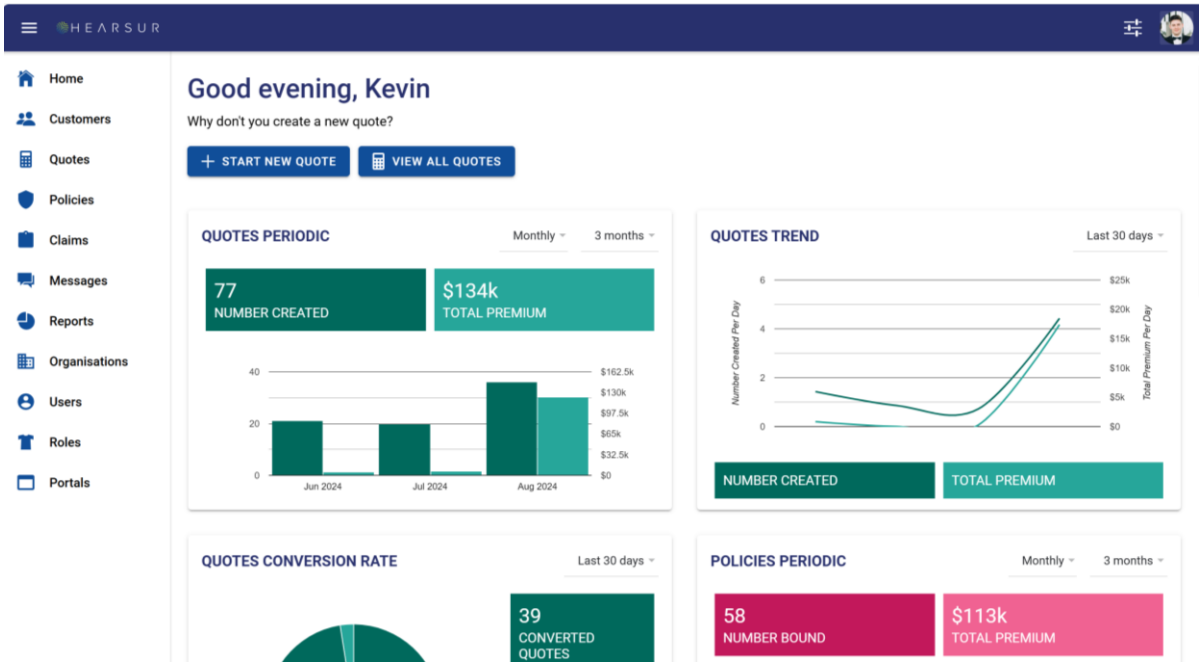
Accessing the HearSure portal

Logging in to our software can be done through the following steps.

1. Visit www.hearsure.com.au
2. Click the “Login” button on the top right hand corner of the website
3. Enter your username and password and click “Sign In”

We suggest saving the login webpage to your desktop or as a favourite.

Once in our software portal, you will find the following layout featuring primary navigation on the left side of the screen along with some quick links and detailed reporting found in the center of the home page.



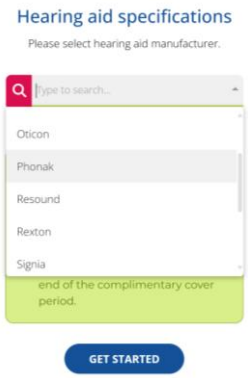
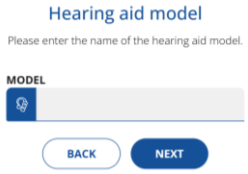
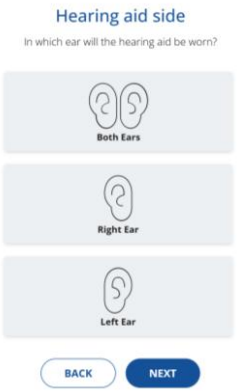
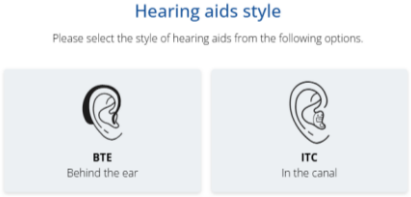
The primary pages to access are:

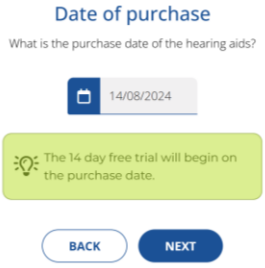
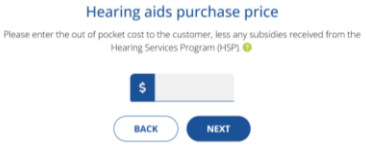
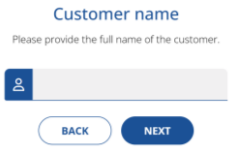
Customers	All information relevant to your clients and their cover
Quotes	Detail of all 14-day trial and renewal policies issued (incomplete, complete or cancelled)
Policies	Access all active, expired and cancelled policies
Claims	All information relating to claims
Users	Create and edit users for your organisation

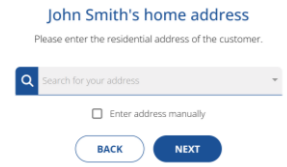
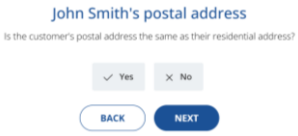
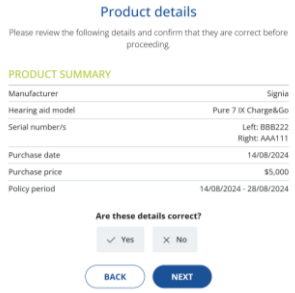
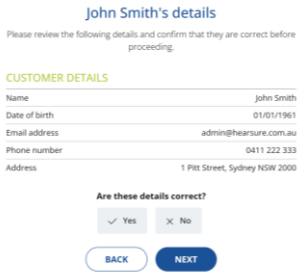
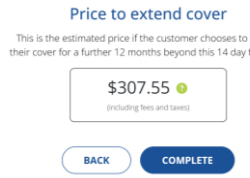
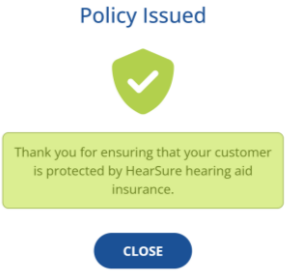
How to create a 14-day trial

Our online portal has been designed with ease of use for the hearing clinic in mind. Follow these simple steps to gift your client cover in just minutes!

We suggest saving the login webpage to your desktop or as a favourite.

Step 1		Click the “start new quote” button at the top of the login portal or on the home screen.
Step 2		Select manufacturer from the drop-down menu. If you start typing the name of the manufacturer it will appear.
Step 3		Enter the hearing aid model name and click “Next”.
Step 4		Select either a pair or the correct side for the device(s) and click “Next”.
Step 5		Select the style of hearing aid and click “Next”.

Step 6		Enter the hearing aid serial numbers and click “Next”.
Step 7		Select or enter the date the client purchased the hearing aids and click “Next”.
Step 8		Enter the purchase price and click “Next”. (For HSP hearing aids enter the out-of-pocket amount ***only***)
Step 9		Nominate the state or territory the hearing aids are being fit in and click “Next”.
Step 10		Enter the client’s full name and click “Next”.
Step 11		Enter your client’s date of birth and click “Next”.
Step 12		Enter your client’s email and mobile number and click “Next”. (If your client does not have an email, please enter your clinic’s email).

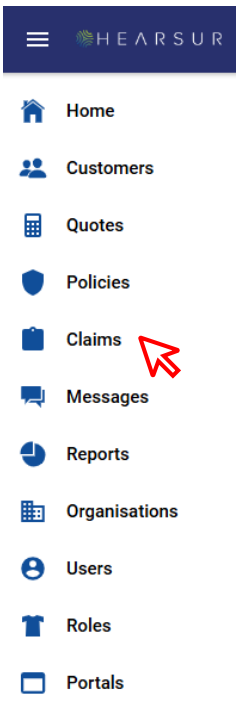
Step 13		Enter your client's address by searching for it or entering it manually and click "Next".
Step 14		Confirm if the client's postal address is the same as their residential address and click "Next".
Step 15		Confirm that the product details entered are correct and click "Next".
Step 16		Confirm the client information is correct and click "Next".
Step 17		A quote for the price to renew the cover beyond the 14-days will be shown. You can share this with the client if you like (the client will also receive an email with these details). Clicking "Complete" will activate the 14-day complimentary cover
Step 18		Congratulations! Your client is now protected with 14-days of cover.

How to lodge a claim

The claims process has been designed to be as simple to use as possible. It is so easy that you can lodge a claim in under a minute.

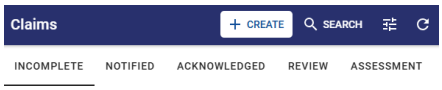
When a client contacts you regarding a loss, theft or damage claim, follow these simple steps to get a claim lodged and provide your client with a claim number.

Step 1



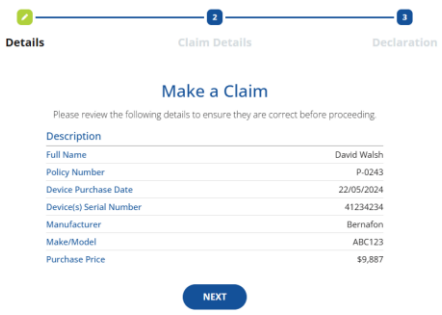
Select “Claims” on the navigation panel on the right-side of your portal homepage.

Step 2



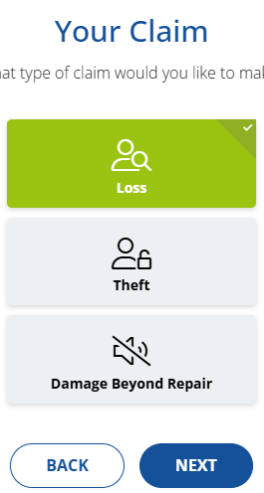
Click “+Create”.

Step 3



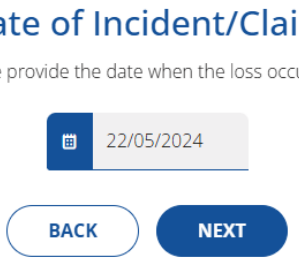
Ensure the correct policy details are showing and click “Next” once confirmed.

Step 4



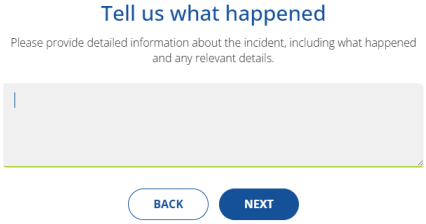
Select either Loss, Theft or Damage Beyond Repair – depending on the claim event, then click “Next”.

Step 5



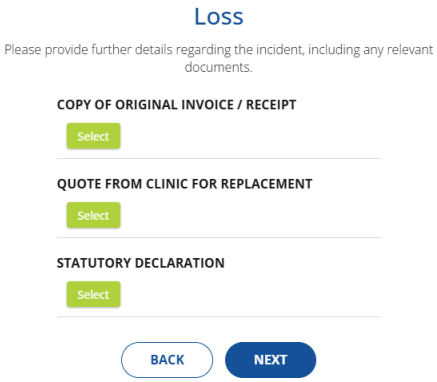
Select or enter the date of the claim incident and click “Next”. If the client is unsure of the exact date (e.g. the client may not know precisely when they lost their heading it), enter the most accurate assumption.

Step 6



Provide as much detail about the nature of the claim as you can. If you provide insufficient information, HearSure may request additional information from you.

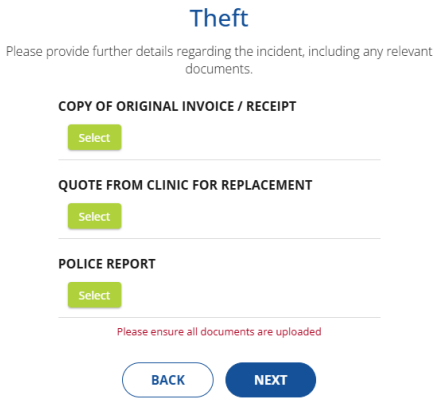
Step 7



In the event of a **Loss claim**, you must upload:

1. The original proof of purchase
2. A formal quotation from your clinic for the replacement device(s)
3. A police report or statutory declaration from the client that explains the circumstances surrounding the loss.

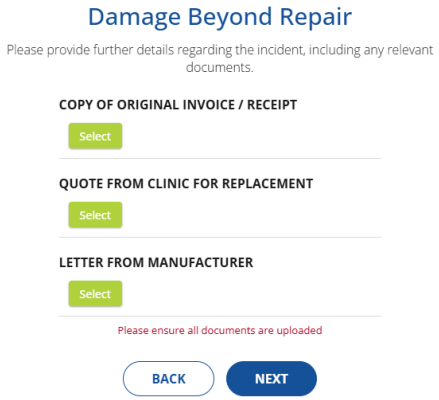
Click “Next” once all three documents have been uploaded.



In the event of a **Theft claim**, you must upload:

1. The original proof of purchase
2. A formal quotation from your clinic for the replacement device(s)
3. A police report.

Click “Next” once all three documents have been uploaded.

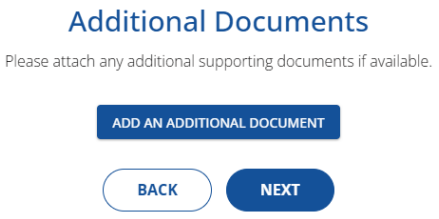


In the event of a **Damage claim**, you must upload:

1. The original proof of purchase
2. A formal quotation from your clinic for the replacement device(s)
3. Proof from the manufacturer that the device has been deemed damaged beyond repair.

Click “Next” once all three documents have been uploaded.

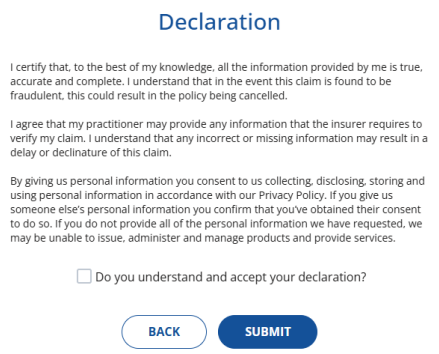
Step 8



Upload any additional supporting documentation (if available).

Click “Next”.

Step 9

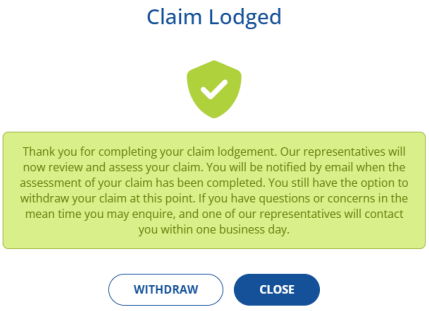


Ensure your client has read (or you have read to them) and understands the declaration.

Click the declaration acceptance box.

Click “Submit”.

Step 10



The claim has now been successfully lodged.

FAQs

Below are some of the most asked questions hearing clinics receive from their clients about the product:

Question	Answer
How much does it cost?	Each 14-day trial is completely free of charge and obligation. HearSure also provides an instant quote to extend the cover for 12-months at the time the client details are entered into our system. The policy renewal typically equates to 5% of the purchase price (plus GST and state/territory based duty).
What happens during the 14-day free trial?	The device(s) is fully covered from the moment it is entered into our system. This provides your clients with peace of mind whilst they adjust to the new device(s). They can also use this time to check their existing insurance cover. HearSure will send the client an email and a text message to notify them of their free trial, and one more reminder after 7 days has passed. We will never contact your clients more than this.
How are claims lodged with HearSure?	We've empowered hearing clinics with the ability to now assist clients with lodging and tracking claims progress. Clients may also contact HearSure directly on 1300 139 448 (9am – 5pm, Monday to Friday) or via: admin@hearsure.com.au.
What is covered under the policy?	HearSure protects from loss, theft and damage beyond repair. The cover applies worldwide, with no travel exemptions or restrictions. HearSure is designed to provide total peace of mind hearing.
Is there an excess on claims?	No. HearSure does not charge an excess on claims.

Why wouldn't clients just add it to home and contents insurance?	Whilst many people do have hearing aids cover under home and contents insurance, it is important to understand the cover limitations and exclusions. HearSure ensures not only a full like for like replacement, but also ensures clients stay with their current provider. No quote hunting or requirement to utilise an insurer's preferred provider.
How long do claims take to be approved?	Claims are generally approved within 48 hours of HearSure receiving all the required information.
What if hearing aids are returned by the client within their money back period?	If a refund occurs (i.e. you provide your client with a refund on their hearing aids), let HearSure know and we will issue a refund for the remaining period of cover (outside of the 14-day trial).
Can the client request a financial settlement instead of a replacement device?	No.
How much does the hearing clinic receive for an accepted claim?	80% of the total invoice price of the device(s). For example, if the invoice was $5,000 the payout amount would total $4,000.
What happens if the client lodges a claim, and the device model is no longer available?	If the device model is no longer available, an equivalent or better product will be provided.

Contact us

Website	www.hearsure.com.au
Email	admin@hearsure.com.au claims@hearsure.com.au
Phone	1300 139 448 (Monday to Friday, 9am – 5pm)

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