



Superannuation and Insurance Issues for People with a Disability

Mr Paul Watson

Paul Watson is a Legal Executive in the Superannuation & Insurance department at Maurice Blackburn. He works closely with the disability sector to educate the disabled, sick and injured members of our community about their rights and entitlements under their superannuation and insurance policies. Paul often runs seminars for disability support groups, social workers, and medical professionals and is familiar with the issues faced by people with a disability. Paul is passionate about the rights of disabled and injured people and along with John Berrill, Head of the Superannuation & Insurance Claims department, has developed many resources for the disability sector to assist them in understanding their rights.

The aim of the talk is to educate health professionals about the potential benefits that are available to the disabled under their superannuation and insurance policies. Many people that suffer from an illness whether it be neurological or psychiatric believe that their only option for financial assistance is Centrelink and the disability support pension. This is quite often not the case. The vast majority of people who have been in the workforce are covered for disability benefits under their superannuation policies. These benefits can be Lump Sum benefits or sometimes pensions that are sometimes payable for life. It is also helpful for people to understand their rights to access their superannuation account balance in the short term to get them out of financial problems or to prevent the sale of their home due to bank foreclosure. Also, many people who are suffering a disability are unfairly treated by their employers and it is important that they understand their rights and what can be done to help them.



DEPARTMENT OF PSYCHIATRY MONDAY COLLOQUIUM

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Royal Melbourne Hospital, Victoria*

Lunch: 1215-1230 Presentation: 1230-1330