

The duty to take reasonable care

When applying to increase cover due to a life event you have a legal duty to take reasonable care not to make a misrepresentation to the Insurer. Please read the important information on the duty to take reasonable care, consequences for not meeting this duty, and guidance on how to answer questions in section 6 of this form (page 4). Ensure you consider the answers you've given before you sign and submit this application to us.



Go online

Did you know that you can complete this application online anytime by logging into your account and going to *Insurance*, *Manage insurance*, *Change cover* and selecting *Life event*.



Complete this form to apply for new or more cover due to one of the following life events. You can also apply to change your individual work rating:

- Birth or adoption of a child
- Marriage or start of a de facto relationship
- Divorce or end of a de facto relationship
- Child starts primary or secondary school
- Death of a spouse or de facto
- New mortgage on the purchase or construction of your primary residence in Australia

Check your eligibility

If **ALL** of the following statements are true and correct, you're eligible to use this form to apply for cover.

☐ 1. You're employed or self-employed

To increase your cover due to a life event, you'll need to be employed (full time, part time or casual) or self-employed.

☐ 2. Your life event occurred within the last 120 days

To be eligible to apply, you'll need to submit your application within 120 days from the date your life event occurred.

☐ 3. You haven't made a life event application in the last 12 months

You can only apply for new or more cover due to a life event once every 12 months.

☐ 4. You haven't reached your lifetime limit for life event applications

The lifetime limit for life event applications (per cover type) is: \$500,000 for Death and Total & Permanent Disablement (TPD) cover and \$5,000 a month for Income Protection. If you've reached a lifetime limit, you won't be able to apply to increase that cover type due to a life event.

☐ 5. Your total cover with AustralianSuper doesn't exceed the maximum cover amount(s)

Type of cover	Maximum cover amounts
Death and TPD	\$1 million per cover type
Income Protection	Up to \$20,000 a month or 85% of your salary ¹ , whichever is lower

If you're not eligible to increase your cover due to a life event, you may still be able to apply for more cover by logging into your account and going to *Insurance*, or using the *Change your insurance* form at australiansuper.com/InsuranceForms

Important information about your application



AustralianSuper insurance is provided by TAL Life Limited (the Insurer), ABN 70 050 109 450, AFSL 237848.

If your application is accepted, your new or increased cover will be limited cover for at least two years and will have the same exclusions and other special conditions that apply to your existing cover, if any.

Your cover will start as long as you're receiving employer super contributions (this doesn't apply if you're a Personal Plan member²) and you have enough money to cover the cost of your insurance.

The cost of your cover will be deducted monthly from your super account.

Go to australiansuper.com/ChangingCover to understand how the Insurer considers your application.

If you aren't regularly receiving contributions, your cover could stop – including the cover you're applying for now. Check what you need to do before you submit this application in the *When cover stops and how you can get cover again* section of the *Insurance in your super* guide.

¹ Annual before-tax salary earned from your regular job(s), excluding Superannuation Guarantee (SG) contributions. If you own a business or aren't an employee, see what salary means for you in the *Insurance in your super* guide at australiansuper.com/InsuranceGuide

² Personal Plan members, your cover will start on the date you have enough money in your super account to cover the cost of the first month of insurance.

1 Your personal details

☐ Employed (full time/part time) ☐ Casual ☐ Self-employed ☐ Home duties ☐ Retired ☐ Unemployed

Annual (before-tax) salary, excluding Superannuation Guarantee (SG) contributions¹ \$ 00

2 Personal statement

1. Are you waiting for any test results, or do you have any medical investigations (for example a blood test, x-ray, ultrasound, biopsy, etc.), medical procedures or surgeries planned (this includes where you may be on a waiting list)? Yes ☐ No ☐
2. Have you been diagnosed with an illness or injury, which, in the opinion of a medical professional, is terminal or may result in you having a limited time to live? Yes ☐ No ☐
3. Do you have any mental or physical health conditions which your medical practitioner or specialist considers may result in you having to stop work for 10 or more consecutive days within the next 12 months? Yes ☐ No ☐
4. In the last 12 months, have you, due to illness or injury (including mental or physical health conditions), been prevented from performing your usual occupational duties partially or completely, for 10 or more consecutive days? Yes ☐ No ☐
- 5a. Are you in the process of lodging a claim, or are you currently on claim (whether or not you have received any payment) for a benefit in connection with an illness or injury (including mental or physical health conditions) from any of the following sources:
 - AustralianSuper or another super fund,
 - workers' compensation,
 - a Motor Vehicle Accident scheme,
 - a disability benefit or pension (for example Disability Support Benefit or Veterans' Affairs Disability Compensation Pension), or
 - any other insurance policy providing accident or illness benefits?Yes ☐ No ☐

2 Personal statement (continued)

5b. Have you ever made a claim (including claims where you did not receive a benefit payment) for an illness or injury (including mental or physical health conditions) from any of the following sources:

- AustralianSuper or another super fund,
- workers' compensation,
- a Motor Vehicle Accident scheme,
- a disability benefit or pension (for example Disability Support Benefit or Veterans' Affairs Disability Compensation Pension), or
- any other insurance policy providing accident or illness benefits?

Yes ☐ No ☐

If **No**, go to **question 6**. If Yes, go to question 5c.

5c. Does your response solely relate to a past claim which was closed (for example the date your last benefit payment was paid, or the date your claim was withdrawn or declined) more than 5 years ago?

Yes ☐ No ☐

If **No**, you're not eligible to increase your cover due to a life event. If Yes, go to question 5d.

5d. Have you fully recovered from that mental or physical injury or illness without any ongoing symptoms since your claim was closed?

Yes ☐ No ☐

If **No**, you're not eligible to increase your cover due to a life event. If Yes, go to question 6.

6. Are you capable of doing the normal duties of your usual occupation without restriction due to injury or illness, for at least 30 hours a week (even if you're not working 30 hours a week or on employer approved leave)?

Yes ☐ No ☐

If you're not employed (e.g. full time, part time or casual) or self-employed, answer **No**.

If **No**, you're not eligible to increase your cover due to a life event. If Yes, go to **section 3**.

3 Life event(s)

1. Which one of the following life event(s) has occurred within the last 120 days? Print (X) next to the life event that's occurred.

- | | |
|---|--|
| <input type="checkbox"/> Birth or adoption of a child | <input type="checkbox"/> Child starts primary or secondary school |
| <input type="checkbox"/> Marriage or start of a de facto relationship | <input type="checkbox"/> Death of a spouse or de facto |
| <input type="checkbox"/> Divorce or end of a de facto relationship | <input type="checkbox"/> New mortgage on the purchase or construction of your primary residence in Australia |

2. When did this life event occur? (Date)

D	D	M	M	Y	Y	Y	Y
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4 Additional cover

Death and/or TPD cover

Complete this section to apply for or increase your Death and/or TPD cover. The application limit (per cover type) for Death and TPD cover is \$250,000 (capped at the lifetime limit of \$500,000 per cover type), and subject to the maximum cover limits explained on page 1.

Type of cover	Additional cover in \$1,000 amounts	
<input type="checkbox"/> Death	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	Write the additional amount you want (up to \$250,000 per cover type). This amount will be added to your existing cover (if you have any) as fixed cover. ²
<input type="checkbox"/> TPD ¹	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	If you don't have basic Death and/or TPD cover, it won't start automatically in the future. You may need to provide detailed health information for the Insurer to consider if you decide to apply for it in the future.

Income Protection

Complete this section to apply for or increase your Income Protection. The application limit for Income Protection is \$2,500 a month (capped at the lifetime limit of \$5,000 a month), and subject to the maximum cover limits explained on page 1.

Type of cover	Total cover in \$100 amounts	
<input type="checkbox"/> Income Protection	\$ <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> a month	Write the total amount you want (including any cover you already have). The total amount will be fixed ² and will replace any basic cover you have. You may need to provide detailed health information for the Insurer to consider if you decide to apply for basic cover in the future.

Your waiting period and benefit payment period: If you have existing Income Protection with AustralianSuper, your benefit payment period and waiting period will remain the same. If you don't have Income Protection with AustralianSuper, your benefit payment period will be up to two years with a 60-day waiting period.

¹ After age 60, your fixed TPD cover amount will reduce each year until you turn 65 when it reaches zero. If you have basic age-based cover plus extra (fixed) TPD cover, this will also apply to that fixed amount of TPD cover. If you're 60 or older when you make a change to your TPD cover amount, the cover amount you apply for may be rounded up so that your fixed TPD cover amount can be reduced in equal amounts to zero. We'll confirm your cover amount in writing if this happens.

² Fixed cover means your cover amount stays the same. Generally, the cost will increase as you get older.

5 Change your individual work rating (optional)

A work rating classifies the usual activities of your job into one of three ratings: Blue Collar, White Collar or Professional. Your work rating is one of the factors that determines how much you pay for your insurance cover. The default individual work rating at AustralianSuper is Blue Collar.

Insurance cover with a Blue Collar work rating is the most expensive.

Complete the questions below.

1. Are the usual activities of your main job 'white collar'? Yes ☐ No ☐
This means:
 - you spend more than 80% of your job doing clerical or administrative activities in an office-based environment, or
 - you're a professional using your university qualification in a job that has no unusual work hazards (some examples of unusual work hazards include: working underground, working underwater, working at heights or working in the air).
2. Do you earn \$100,000 or more a year (excluding Superannuation Guarantee (SG) contributions) from your job(s)? Yes ☐ No ☐
This amount is pro rata for part-time employment (for example, if you work part-time 4 days a week and earn \$96,000 a year, your pro rata/full time equivalent is \$120,000).
3. Do you have a university qualification? Yes ☐ No ☐
4. Do you have a management role in your company? Yes ☐ No ☐

If accepted we'll confirm your new individual work rating in writing and the cost of your cover will be reduced. If your application for a White Collar or Professional work rating isn't accepted – the cost of your cover will be based on your current individual work rating with AustralianSuper, or a Blue Collar work rating if you don't already have cover with us.

6 Duty to take reasonable care

Duty to take reasonable care

The duty to take reasonable care

When you apply for insurance, you are treated as if you are applying for cover under an individual consumer insurance contract. A person who applies for cover under a consumer insurance contract has a legal duty to take reasonable care not to make a misrepresentation to the Insurer before the contract of insurance is entered into.

A misrepresentation is a false answer, an answer that is only partially true, or an answer which does not fairly reflect the truth. This duty also applies when extending or making changes to existing insurance, and reinstating insurance.

If you do not meet your duty

If you do not meet your legal duty, this can have serious impacts on your insurance. Under the Insurance Contracts Act 1984 (Cth) there are a number of different remedies that may be available to the Insurer. They are intended to put the Insurer in the position it would have been in if the duty had been met. For example, the Insurer may:

- avoid the cover (treat it as if it never existed);
- vary the amount of the cover; or
- vary the terms of the cover.

Whether the Insurer can exercise one of these remedies depends on a number of factors, including:

- whether reasonable care was taken not to make a misrepresentation. This depends on all of the relevant circumstances;
- what the Insurer would have done if the duty had been met – for example, whether it would have offered cover, and if so, on what terms;
- whether the misrepresentation was fraudulent; and
- in some cases, how long it has been since the cover started.

Before any of these remedies are exercised, the Insurer will explain the reasons for its decision, how to respond and provide further information, and what you can do if you disagree.

Guidance for answering the questions in this form

You are responsible for the information provided to the Insurer. When answering questions, please:

- Think carefully about each question before you answer. If you are unsure of the meaning of any question, please ask us before you respond.
- Answer every question.
- Answer truthfully, accurately and completely. If you are unsure about whether you should include information, please include it.
- Review your application carefully before it is submitted. If someone else helped prepare your application (for example, your adviser), please check every answer (and if necessary, make any corrections) before the application is submitted.

Please note that there may be circumstances where the Insurer later investigates whether the information given to it was true. For example, it may do this when a claim is made.

Changes before your cover starts

Before your cover starts, the Insurer may ask you whether the information that has been given as part of your application for insurance remains accurate or whether there has been a change to any of your circumstances. As any changes might require further assessment or investigation, it could save time if you let us or the Insurer know about any changes when they happen.

If you need help

It's important that you understand your obligations and the questions that are being asked. Please contact us for help if you have difficulty understanding the process of obtaining insurance or answering any questions.

Please also let us know if you're having difficulty due to a disability, understanding English or for any other reason – we're here to help and can provide additional support.

7

This section must be completed in all circumstances.

I authorise:

- The Insurer to refer any statements that have been made in connection with my application for cover and any medical reports to other entities involved in providing or administering the insurance (for example reinsurers, medical consultants, legal advisers).

I declare that:

- I've read and understood the information on this application form, including the Duty to take reasonable care. I understand that the answers I've provided, together with any special conditions will form the basis of the Insurer's decision.
- The answers I've provided are true, complete and correct.
- I've read and understood the Product Disclosure Statement at australiansuper.com/pds and the *Insurance in your super* guide at australiansuper.com/InsuranceGuide and understand that the additional information referred to in the guide is also part of the Product Disclosure Statement.
- I've read the Privacy Collection Statement below and I understand how AustralianSuper will use my personal information.

I acknowledge that:

- My eligibility to claim for benefits will be determined in line with AustralianSuper's insurance policy terms and conditions.
- Insurance cover will only be provided in line with the insurance policy terms and conditions as agreed between AustralianSuper and the Insurer. Those terms and conditions may change from time to time and AustralianSuper will notify me of those changes where required by law.

- If the Insurer accepts my application, I'll receive the amount(s) approved, and:
 - for Death and TPD cover, the amount(s) will be fixed cover (rounded up to the next \$1,000), in addition to any cover that I currently have. Fixed TPD cover reduces gradually from age 61 to zero at age 65.
 - for Income Protection, my total cover will be fixed cover (rounded up to the next \$100 a month).
- If I've applied for a type of cover that I don't currently have, that cover type will be allocated as fixed cover, and basic cover of that type won't start automatically in the future. This doesn't apply if I'm a Personal Plan member as I'm not eligible for basic cover.
- For cover that's been accepted by the Insurer, AustralianSuper will confirm when it will start.
- The cost of cover will be deducted monthly from my super account, so I'll need to have enough money in my super account to cover it.
- If my application is accepted, my new or increased cover will be limited cover for at least two years and will have the same exclusions and other special conditions that apply to my existing cover, if any.
- AustralianSuper or the Insurer (as applicable) may ask for evidence of my life event at claim time.
- A photocopy of this authorisation is as valid as the original.

Sign here



Date

D	D	M	M	Y	Y	Y	Y
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Print full name

[illegible]

A summary of AustralianSuper's Privacy Collection Statement is below. Please read this Privacy Collection Statement to see how AustralianSuper uses your personal information. Our Privacy Collection Statement and Privacy Policy may change from time to time. The latest versions will be available online at australiansuper.com/CollectionStatement and australiansuper.com/privacy-policy



For information on the Insurer's privacy and information handling practices, read their Privacy Policy at [tal.com.au/privacy](https://www.tal.com.au/privacy) or call 1300 302 961 for a copy.

Privacy Collection Statement

AustralianSuper Pty Ltd (ABN 94 006 457 987) of GPO Box 1901, Melbourne, Victoria 3001, collects your personal information (PI), including health information (if applicable) to assess, administer, manage and keep you updated on your insurance cover application or insurance claim and improve our products and services. If we can't collect your PI we may not be able to provide these services. PI is collected from you but sometimes from third parties like your employer. Health information is collected (if applicable) from you or your employer, adviser, other insurer or reinsurer, or other representative authorised by you and is provided to us, our administrator or to our insurers. If required, we or the Insurer will obtain independent medical reports directly from your medical practitioner(s). We will only share your PI where necessary to perform the above listed activities with the Insurer (TAL Life Limited ABN 70 050 109 450, AFSL 237848) or other relevant insurer for certain insurance claims, our administrator (Australian Administration Services Pty Ltd, being a part of MUFG Pension & Market Services Holdings Ltd), our contact centre provider (Concentrix Services Pty Ltd), service providers, as required by law or court/tribunal order, or with your permission. Our Privacy Policy details how to access and change your PI, as well as the privacy complaints process. For complete details go to australiansuper.com/privacy or call us on **1300 300 273**.

Please upload a scanned copy of your completed form at australiansuper.com/upload-document
or post it to **AustralianSuper, GPO Box 1901, MELBOURNE VIC 3001**
Questions? Call 1300 300 273 or visit australiansuper.com

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