

Application to change your insurance to another division

within AustralianSuper



Please complete in pen using CAPITAL letters. Print to mark boxes where applicable. Form must be completed in full.

If you are an existing member of AustralianSuper with current insurance cover and you wish to transfer your insurance cover to the Industry Plan, Personal Plan, Food & Confectionery or Finsuper divisions within AustralianSuper, you can apply to transfer cover by:

- Completing a *Membership application* form for the division you are transferring to; and
- Completing Sections 1, 2 and 3 (below), providing all the required details and acknowledging the Duty of Disclosure section of this application form; and

- Reading and signing Section 4; and
- Returning this completed form to AustralianSuper.

If AustralianSuper's insurer accepts your application, you will be allocated sufficient cover to replace the level of cover that you currently have under your existing division within AustralianSuper in addition to any default cover that may apply in your new division.

If you are transferring to the AustralianSuper Industry Plan, Personal Plan or Food & Confectionery divisions, your cover will be based on the Professional, Low Risk or Standard work ratings as applicable, based on the information that you have provided on this form.

1. PERSONAL DETAILS

Surname (If you have recently changed your surname, please forward evidence of that change i.e. a certified copy of your Marriage Certificate)	Mr	Ms	Mrs	Miss	Dr
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Given names	Date of birth				
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Street address	<input type="text"/>				
Suburb	State	Postcode			
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Telephone (BH)	(AH)	Mobile			
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Name of your current employer	Member number				
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Employer address	<input type="text"/>				
Suburb	State	Postcode			
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Former division	<input type="text"/>				

If you do not agree to AustralianSuper using these details for the purpose of sending information to you about super products and services, investment information and third party products, please mark the box here.

2. PERSONAL STATEMENT AND CONFIRMATION OF REQUIREMENTS

1. Please indicate which division of AustralianSuper you wish to transfer to:

Industry Plan Personal Plan Food & Confectionery Finsuper*

*If you wish to transfer to Finsuper, your employer must be a participating Finsuper employer.

You will also need to complete a new *Membership application* form for the division you are transferring into and send it to AustralianSuper with this form if you haven't already done so.

2. I confirm that my current level of cover under the former division is as follows:

Death cover \$

TPD cover \$

Income Protection cover \$ per month

Please select the type of cover you would like for Death/TPD.
(You cannot have both units of cover and fixed cover).

Units of cover OR Fixed

3. For Income Protection please confirm your benefit and waiting period under your former division:

Waiting period: (not applicable for Finsuper members)

If you wish to reduce your waiting period from 60 to 30 days, you will be subject to a 60 day wait for any claim occurring within 30 days of this application.

30 days OR 60 days

Benefit period: (for Finsuper only)

If you wish to increase your benefit period in Finsuper, you will be required to complete a *Personal Statement*. Please refer to the *Finsuper Member Guide* for details.

2 years OR to age 65¹

¹ Finsuper only

Please note: AustralianSuper's Industry Plan, Personal Plan and Food & Confectionery divisions only offer a benefit period of two years and waiting periods of 30 or 60 days. Finsuper division's waiting period is 30 days or any accumulated sick leave (whichever is longer). I understand that, if accepted, all my cover will be subject to the terms and conditions of AustralianSuper's insurance arrangements within my new division.

4. Are you restricted, due to injury or illness, from carrying out the identifiable duties of your current and normal occupation on a full-time basis (even if you are not currently working on a full-time basis)? Full-time basis is considered to be at least 30 hours per week. YES NO
5. Have you been paid, or are you eligible to be paid, or have you lodged a claim for a Total & Permanent Disablement (TPD) benefit from AustralianSuper, another super fund or life insurance policy? YES NO
6. Have you been diagnosed with an illness that reduces your life expectancy to less than 12 months from the date of this application? YES NO

If you answered **Yes to any of questions 4 to 6** you will not be eligible to transfer your insurance cover to a different division within AustralianSuper and your insurance cover will remain the same. You are not required to complete the remaining sections of this form.

3. WORK RATING

Eligibility for Low Risk or Professional work rating

You only need to complete this section if you are transferring to the Industry Plan, Personal Plan or Food & Confectionery division.

1. Are the duties of your occupation limited to professional, managerial, administrative, clerical, secretarial or similar 'white collar' tasks which do not involve manual work and are undertaken entirely (or at least 80%) within an office environment (excluding travel time from one office environment to another)? YES NO
2. Are you earning in excess of \$80,000 per year from your profession? YES NO
3. Do you hold a tertiary qualification or are you a member of a professional institute or registered by a government body? YES NO
4. Are you in a management role? YES NO
5. If you cannot answer **'Yes'** to question 1 but believe you may qualify for a Low Risk or Professional work rating due to your occupation and/or due to the minimal time you perform your duties outside an office environment and you do not complete any manual work (i.e. work within an office performing administrative-style duties) please provide details of your occupation and a brief description of your duties below. If you do not fall within this category, leave this field blank.

Please note:

- Eligibility for Low Risk or Professional work rating is subject to acceptance by the insurer.
- If accepted, all cover (whether it is Death or TPD cover on either units of cover or fixed premium rates, or Income Protection) will be at the accepted work rating.
- If the insurer assesses your application and determines that you are not eligible for a Low Risk or Professional work rating, all of your Death, TPD or Income Protection cover will be provided under your previous work rating.

4. ACKNOWLEDGEMENTS

I acknowledge that:

- if I do not fully complete, sign and date this application, I will not be eligible to transfer my existing cover to a new division within AustralianSuper; and
 - if the insurer accepts my application, my existing amount of cover as at the transfer date under my former division will be replaced by either a sufficient number of units of AustralianSuper cover rounded up to the next whole unit or with an equivalent amount of fixed cover in AustralianSuper in accordance with the maximum applicable under each division; and
 - If my cover under the former division is subject to any exclusions, including but not limited to pre-existing condition exclusions or restrictions, these special conditions will be transferred to my accepted cover within the new division.
 - my replacement cover will not commence in AustralianSuper until the later of:
 - the insurer has accepted my application; or
 - cancellation of my existing insurance cover under my former division; and
 - AustralianSuper and the insurer may undertake appropriate enquiry and investigation to verify the answers I have provided; and
 - AustralianSuper and the insurer may investigate whether any restrictions that may have applied within the terms of the policy document were applicable to the type and/or level of cover stated on the up-to-date statement from the former division; and
 - I agree to provide AustralianSuper or the insurer with access to the health evidence I provided to my former division in my application for cover and any non-disclosure to a former division or insurer may be acted upon by AustralianSuper or their insurer; and
 - should it become apparent to AustralianSuper or the insurer that I have not met the conditions that I confirmed in Section 2 above, then any insured benefit that may be payable to me or my estate or my beneficiaries from AustralianSuper may be reduced by the insured amount paid or payable from my former division; an associated section of the former division; or other division of AustralianSuper; or any policy issued under any option that I exercised, as a consequence of my failure to abide by these conditions. This reduction in benefit will, however, be limited to the extent that my benefit from AustralianSuper is no less than I would have been eligible to receive under the terms of the policy between AustralianSuper and the insurer had I not applied for a transfer of cover.
- Your duty of disclosure**
Before you enter into or become insured under a contract of life insurance with an insurer, you have a duty under the Insurance Contracts Act 1984 to disclose to the insurer every matter that you know, or could reasonably be expected to know, that is relevant to the insurer's decision as to whether to accept the risk of insurance, and, if so, on what terms.
You have the same duty to disclose those matters to the insurer before you extend, vary or reinstate your insurance. Your duty does not require disclosure of a matter:
- that diminishes the risk to be undertaken by the insurer;
 - that is common knowledge;
 - that your insurer knows, or in the ordinary course of its business, ought to know; or
 - as to which compliance with your duty is waived by the insurer.
- Non disclosure**
If you fail to comply with your duty of disclosure and the insurer would not have covered you on any terms if the failure had not occurred, the insurer may avoid your cover within three years of issuing it. If your non-disclosure is fraudulent, the insurer may avoid your cover at any time.
An insurer who is entitled to avoid your cover may, within three years of issuing it, elect not to avoid it but to reduce the sum that you have been insured for in accordance with a formula that takes into account the premium that would have been payable if you had disclosed all relevant matters to the insurer.
For information on the insurer's privacy and information-handling practices, read their Privacy Policy Statement at www.tal.com.au or call 1800 226 364 for a copy.

Sign here:



Date

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