

## AustralianSuper Transition Plan

(Insurance in Superannuation Voluntary Code of Practice)

AustralianSuper became compliant with the Insurance in Superannuation Voluntary Code of Practice on 30 June 2021 for all our plans:

- AustralianSuper Plan
- Public Sector Division
- Super Options
- GHD Plan
- AustralianSuper Select
- Personal Plan and Super Only\*

\* These members don't receive automatic insurance cover, but we apply other aspects of the Code such as insurance changes, cancellation of cover, claims, queries and complaints to all our members.

This table provides an overview of the items we implemented.

Section	Section Title	Implemented
3	Scope of the Code	
	Who is bound by the Code	✓
	What products are covered by the Code?	✓
	When does the Code apply from?	✓
	Our relationship with Insurers	✓
	Legal status of the Code	✓
4	Appropriate and affordable cover	
	Benefit Design	✓
	Categories of our membership	✓
	Reviews and changes to benefit design	✓
	Cancelling your insurance cover	✓
	Communicating to you about your lack of contributions	✓
	Duplicate insurance cover	✓
5	Helping members to make informed decisions	
	How we will provide you with information	✓
	Explaining our definitions	✓
	Communicating during the term of your cover	✓
	Lost members	✓
6	Supporting vulnerable consumers	
	Vulnerable consumers	✓
	Providing information	✓
	Interpreting services	✓
	Guardianship	✓
	Release of funds	✓
7	Handling claims	
	Principles of claims handling	✓
	The claims process	✓
	Making a claim	✓

Section	Section Title	Implemented
	While a claim is being processed	✓
	Review of insurers decision	✓
	Claim decision	✓
	Income Protection claims	✓
8	Premium adjustments	✓
9	Promoting our insurance cover	✓
10	Changes to cover	
	Changes to cover	✓
	Transfer between divisions	✓
11	Refunds	✓
12	Staff and Service Providers	✓
13	Making enquiries and complaints	
	How to make an enquiry	✓
	How to make a complaint	✓
	External determination of complaints	✓
14	Promoting, monitoring and reporting on the Code	
	Our role	✓