Change your work rating

AustralianSuper

Please complete in pen using CAPITAL letters and print ☒ to mark boxes where applicable. Read the Privacy Collection Statement on this form to see how AustralianSuper uses your personal information.

You could pay less for your cover if your work is rated as Low Risk or Professional. To apply for a Low Risk or Professional work rating*, you must complete all parts of this form. See the *Insurance in your super* guide for your division at **australiansuper.com/InsuranceGuide** for more details.

* If you're a Public Sector Division member, your work rating only applies to Income Protection.

1. YOUR PERSONAL DETAILS

Last name

Mr ☐ Ms ☐ Mrs ☐ Miss ☐ Dr ☐

First name

Date of birth (D D M M Y Y Y Y)

Your member number

Gender (M F)

Street address

Suburb

State

Postcode

Postal address (if different)

Suburb

State

Postcode

Telephone (business hours)

(after hours)

Mobile

Email

Provide your salary and occupation to apply to change your work rating*.

Annual (before-tax) salary, excluding employer super contributions $, , . 0 0

Job title/occupation

* If you're a Public Sector Division member, your work rating only applies to Income Protection.

2. ELIGIBILITY FOR LOW RISK OR PROFESSIONAL WORK RATING

1. Are the usual activities of your 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. Are you earning $100,000 or more a year from your job? Yes ☐ No ☐

3. Do you have a university qualification? Yes ☐ No ☐

4. Do you have a management role in your company? Yes ☐ No ☐

Please note:

- Eligibility for a Low Risk or Professional work rating is subject to acceptance by TAL Life Limited ABN 70 050 109 450 AFSL 237848 (the Insurer).
- If accepted, we'll confirm your new work rating in writing and the cost of your cover will be reduced.
- For Public Sector Division members only the cost of your Income Protection cover will change.
- If your application is not successful, there'll be no change to your work rating or the cost of your cover.

3. DUTY OF DISCLOSURE

Your duty of disclosure to the insurer

Before you enter into a life insurance contract, you have a duty to tell the insurer anything that you know, or could reasonably be expected to know, may affect its decision to insure you and on what terms.

You have this duty until the insurer agrees to insure you.

You have the same duty before you extend, vary or reinstate your insurance cover.

You do not need to tell the insurer anything that:

- reduces the risk it insures you for, or
- is common knowledge, or
- the insurer knows or should know as an insurer, or
- the insurer waives your duty to tell it about.

If you do not tell the insurer something

In exercising the following rights, the insurer may consider whether different types of cover can constitute separate contracts of life insurance. If they do, the insurer may apply the following rights separately to each type of cover.

If you do not tell the insurer anything you are required to, and the insurer would not have insured you if you had told the insurer, the insurer may avoid the contract to provide you with that insurance within three years of entering into it.

If the insurer chooses not to avoid the contract, the insurer may, at any time, reduce the amount you have been insured for. This would be worked out using a formula that takes into account the premium that would have been payable if you had told the insurer everything you should have. However, if the contract provides cover on death, the insurer may only exercise this right within three years of entering into the contract.

If the insurer chooses not to avoid the contract or reduce the amount you have been insured for, the insurer may, at any time vary the contract in a way that places the insurer in the same position it would have been in if you had told the insurer everything you should have. However, this right does not apply if the contract provides cover on death.

If your failure to tell the insurer is fraudulent, the insurer may have the right to refuse to pay a claim and treat the contract as if it never existed.

Our duty of disclosure

The Trustee has a similar duty to tell the insurer anything that it knows that may affect the insurer's decision to provide you with insurance, and if the Trustee fails to do so the consequences are comparable.

4. DECLARATION

I declare that:

- All answers provided by me on this form are true and correct.
- If I'm a Public Sector Division member I understand that the work rating will only apply to my Income Protection cover.
- I have read and understand the Duty of Disclosure (in Section 3) and I am aware of the consequences of non-disclosure. I understand that the Duty of Disclosure continues after I have completed this statement until my application for cover has been accepted in writing by AustralianSuper and the Insurer.
- I have read and understood the *Insurance in your super* guide for my division at **australiansuper.com/InsuranceGuide**
- I have not withheld any information that may affect the Insurer's decision as to whether to accept my application to change my work rating.
- I am currently employed and am able to carry out all of the identifiable duties of my employment without restriction due to injury or illness, on a full-time basis.
- I have read the Privacy Collection Statement and I agree with how AustralianSuper will use my personal information.

A summary of AustralianSuper's Privacy Collection Statement is below. 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**

For information on the Insurer's privacy and information handling practices, read their Privacy Policy Statement at tal.com.au or call 1300 209 088 for a copy.

I acknowledge that:

- If I don't complete this application correctly, or I don't sign and date this form, my work rating won't change.
- Insurance cover will only be provided on the terms and conditions set out in the contract of insurance with AustralianSuper's Insurer and as agreed between AustralianSuper and its Insurer from time to time.
- Any change in cost of cover will only start from the date this form is accepted by the Insurer.

Sign here:

Date

D D M M 2 0 Y Y

Print full name

Privacy Collection Statement

Please read this Privacy Collection Statement to see how AustralianSuper uses your personal information.

AustralianSuper Pty Ltd (ABN 94 006 457 987) of 26/50 Lonsdale Street, Melbourne, Victoria, collects your personal information (PI) to run your super account (including insurance), improve our products and services and keep you informed. If we can't collect your PI we may not be able to do these tasks. PI is collected from you but sometimes from third parties like your employer. We will only share your PI where necessary to perform our activities with our administrator, service providers, as required by law or court/tribunal order, or with your permission. Your PI may be accessed overseas by some of our service providers. A list of countries can be found at the URLs below. Our Privacy Policy details how to access and change your PI, as well as the privacy complaints process. For complete details on the above go to **australiansuper.com/CollectionStatement** and **australiansuper.com/privacy** or call us on **1300 300 273**.

Save form Print form Clear form