

# Change your individual work rating



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

As an AustralianSuper Select member, you have both an **individual** work rating and a **category** work rating. **Your individual work rating is our default work rating, Blue Collar, which is the most expensive (unless you've already applied to change it).** Your category work rating is arranged by your employer.

If your category and individual work ratings are different, we'll apply the work rating that's less expensive to calculate the cost of your cover. So while you're with your AustralianSuper Select employer, you may be able to pay less for your cover if your individual work rating is less expensive than your category work rating. If you leave your AustralianSuper Select employer, the cost of your cover will be based on your age, level of cover and individual work rating.

Read the AustralianSuper Select booklet for your employer and the *Insurance in your super* guide for AustralianSuper Select members for more information about work ratings at [australiansuper.com/select](http://australiansuper.com/select)

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

**Please complete in pen using CAPITAL letters and print (X) to mark boxes where applicable. Read the Privacy Collection Statement below to see how AustralianSuper uses your personal information.**

You may be eligible to pay less for your cover if you apply, and are accepted for, a White Collar or Professional individual work rating. Complete all parts of this form to apply to change your individual work rating.

## 1 Your personal details

Last name  Mr  Mrs  Ms  Miss  Dr

First name/s

Date of birth  Member number  Male  Female

Street address

Suburb  State  Postcode

Postal address (if different)

Suburb  State  Postcode

Telephone (business hours)  Telephone (after hours)  Mobile

Email

### 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-policy](http://australiansuper.com/privacy-policy) or call us on **1300 300 273**.

## 2 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.

## 3 Eligibility for White Collar or Professional individual work rating

Complete the questions below.

1. Are the usual activities of your main job 'white collar'? Yes  No 
  - 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 your application for a White Collar or Professional work rating is accepted by the Insurer, we'll confirm your new individual work rating and the cost of your cover in writing.



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