

# Application for Life Event insurance cover

## How to apply

Complete this form to apply for new or more cover due to a life event.

### 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.

If your basic Death or Total & Permanent Disablement (TPD) cover hasn't already started, it will also start (for the type of cover you applied for) as long as you haven't previously cancelled it. If your basic Death or TPD cover is age-based, you must be at least 25 years old for it to start.

Your cover will start as long as you're receiving employer super contributions, regardless of your super balance or age.

Go to [australiansuper.com/ChangingCover](https://australiansuper.com/ChangingCover) to understand how the Insurer considers your application.

## Check that you're eligible

You can apply to increase your cover once every 12 months and you'll only need to answer a few health questions. Apply within 60 days of one of these life events:

- you get married or divorced
- you have a child or adopt a child
- you start or end a de facto relationship
- you take out a mortgage to purchase or build your main home in Australia
- your spouse or de facto dies
- you first become eligible for a Centrelink carer's allowance.

You can't apply for or increase any cover type(s) you've previously cancelled or opted out of.

You must attach a certified copy of the relevant document(s) outlined in section 5.

The maximum amount of Death and TPD cover you can apply for with each life event is \$500,000 (for each cover type).

Your increased cover can't cause your total cover to exceed the following maximum cover amounts:

Type of cover	Maximum cover available
Death and/or TPD	\$1 million (cover above \$600,000 will be capped at \$1 million or 10 x your salary <sup>1</sup> , whichever is lower)
Income Protection	Up to \$20,000 a month or 85% of your salary <sup>1</sup> , whichever is lower

<sup>1</sup> Salary is generally your annual (before-tax) salary, excluding employer super contributions. For more information see the *Insurance in your super* guide for Select members at [australiansuper.com/select](https://australiansuper.com/select)

Your application won't be accepted if:

- the application and relevant attachments are received by AustralianSuper more than 60 days after the life event, or
- you've successfully applied for new or increased cover for a life event in the last 12 months (as at the date of the more recent life event).

If you're not eligible to apply for or increase cover using this form, or you want cover above the life event limits, you can apply to increase your cover by logging into your account and going to *Insurance* or using the *Change your insurance* form for Select at [australiansuper.com/select](https://australiansuper.com/select)

You'll need to provide detailed health information for the Insurer to consider.

## 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.

## 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 GPO Box 1901, Melbourne, Victoria 3001, collects your personal information (PI) to operate 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 provide these services. 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 (Australian Administration Services Pty Ltd, Link Group), 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 URL below. 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](https://australiansuper.com/privacy) or call us on **1300 300 273**.



### 3 Additional cover required

You can use this form to apply for more cover or new cover with us.

Log into your account and go to *Insurance* to check what cover you have and the amount.

#### Does your employer pay for your cover?

If your employer pays for your Income Protection and you increase your cover, and/or change your waiting period **your employer will stop paying for your Income Protection**. The total cost will be deducted from your super account monthly.

If your employer pays for your basic Death and/or TPD cover, and you increase your cover, the additional cost will be deducted from your super account monthly.

If you aren't sure who pays for your cover, and for the cost of cover for different waiting periods check the AustralianSuper Select booklet for your employer at [australiansuper.com/select](http://australiansuper.com/select)



### 3.1 Death and/or TPD cover

Complete this section to apply for or increase your Death and/or TPD cover. Additional Death and TPD cover will be added as a fixed amount on top of your existing cover. Your total cover amount can't exceed \$1 million (cover above \$600,000 will be capped at \$1 million or 10 x your salary<sup>1</sup>, whichever is lower).

Type of cover	Additional cover in \$1,000 amounts	
<input checked="" 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 \$500,000).
<input checked="" type="checkbox"/> TPD <sup>2</sup>	\$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/>	This amount will be added to your existing cover (if you have any).

### 3.2 Income Protection

Complete this section to apply for or increase your Income Protection. When you increase your Income Protection, your total cover can't exceed \$20,000 or 85% of your monthly salary<sup>1</sup> (whichever is lower).

Type of cover	Additional cover in \$100 amounts	
<input checked="" 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 and will replace any basic cover you have.

Select (X) your preferred waiting period (go to Section 4 if you don't want to change your waiting period).

30 days       60 days       No change from my employer arrangement

If you change your waiting period from 60 days to 30 days and then submit a claim within 30 days of making this change, you'll need to complete a 60 day waiting period. A 30 day waiting period will cost more.

If you don't have Income Protection and you're applying for it, you'll receive a benefit payment period of up to two years. If you already have Income Protection and you want to change your benefit payment period, log into your account and go to *Insurance* or complete the *Change your insurance* form at [australiansuper.com/select](http://australiansuper.com/select) You'll need to provide detailed health information for the Insurer to consider.

<sup>1</sup> Salary is generally your annual (before-tax) salary, excluding employer super contributions. For more information see the *Insurance in your super* guide for Select members at [australiansuper.com/select](http://australiansuper.com/select)

<sup>2</sup> The amount of extra (fixed) TPD cover will reduce gradually from age 61 to zero at age 65. For more information about how fixed TPD changes from age 61, refer to the *Insurance in your super* guide for Select members at [australiansuper.com/select](http://australiansuper.com/select)

### 4 A few health questions

All questions must be completed in this section.

1. Are you:

- unemployed
- employed and off work because you are ill, injured or have had an accident
- unable to do all the duties of your usual occupation (without any limitation) full-time (at least 30 hours a week), even if you are working full-time, part-time or casually, or
- in your usual occupation but your duties have changed or been modified in the last 12 months, because of an illness, accident or injury?

Yes  No

## 4 A few health questions (continued)

2. Have you:
- in the last 12 months, been away from work for more than 10 working days in a row because you were ill or injured, or
  - been advised by, or discussed with your medical practitioner that because of an illness or injury you'll need to take at least 10 working days in a row off work (regardless if diagnosed) in the next 12 months?
- Yes  No
3. Have you been diagnosed with an illness or injury that reduces your life expectancy to less than 12 months?
- Yes  No
4. Have you ever been declined Death, TPD or Income Protection cover, or been excluded from insurance cover for a specific medical condition or injury?
- Yes  No
5. Have you ever made or satisfied the requirements to make a claim for an injury or illness either in Australia or overseas through:
- AustralianSuper or another super fund
  - Workers' Compensation
  - an illness benefit or invalid pension
  - an insurance Policy that provides Terminal illness, TPD cover, or Income Protection (including accident or illness cover), or
  - a common law settlement?
- Yes  No

If you answer yes to any of the questions in this section, you're not eligible to increase your cover due to a life event.

You can apply for cover anytime by logging into your account and going to *Insurance* or by completing the *Change your insurance* form at [australiansuper.com/select](https://australiansuper.com/select)

## 5 Attachments

The table below lists the documents you need to attach to this application. To apply for new or more cover due to a life event, you must provide the relevant documents within 60 days of the life event.

Life event	Certified copy of document required
Birth of a child	Birth certificate
Adoption of a child	Order effecting an adoption or an entry in a public official record of the adoption of a child
Marriage	Australian marriage certificate or equivalent overseas marriage certificate recognised in Australia
Divorce	Divorce Decree Absolute
Start of a de facto relationship	Written co-habitation or personal or domestic relationship agreement, or completed <i>Providing proof of your de facto relationship</i> form available from <a href="https://australiansuper.com/forms">australiansuper.com/forms</a>
End of a de facto relationship	Completed <i>Providing proof of your de facto relationship</i> form available from <a href="https://australiansuper.com/forms">australiansuper.com/forms</a>
New mortgage for purchase or construction of your primary residence in Australia	All of the following (if applicable): <ul style="list-style-type: none"> <li>Any loan documents including loan application and credit contract</li> <li>Stamped front page of the contract of sale, and</li> <li>Statutory declaration by the applicant declaring that the property described is/will be the applicant's principal place of residence</li> </ul>
Death of a spouse/de facto	Death certificate. For the death of a de facto spouse, a Death certificate and a completed <i>Providing proof of your de facto relationship</i> form available from <a href="https://australiansuper.com/forms">australiansuper.com/forms</a>
First become eligible for a Centrelink carer's allowance	Letter from Centrelink confirming the date you become eligible for a carer's allowance

All copies must be certified. A certified copy is a copy of an original document that has been certified by an approved person. Some examples of approved persons include: legal practitioner, Justice of the Peace, magistrate, notary public, police officer, dentist, veterinary practitioner, pharmacist, accountant, Member of Parliament, minister of religion, and medical practitioner. Go to [australiansuper.com/IDHelp](https://australiansuper.com/IDHelp) for a full list.

A certified copy must be noted as follows: 'I certify that I have sighted the original document and this is a true copy of it.' This certification must have the certifier's full name, title, registration number (where applicable) and be signed and dated.

