

Change your individual work rating

A work rating classifies the usual activities of your job into one of three ratings: Blue Collar, White Collar and Professional. Your 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 a category and an individual work rating. And while you're with your Select employer we'll apply the less expensive of your category or individual work rating to keep insurance costs as low as possible.

Your Select employer arranges your category work rating with your basic insurance cover and this is detailed in the *AustralianSuper Select* booklet for your employer.

If you leave your Select employer and keep your super and insurance with us, we'll use your individual work rating to calculate the cost of your cover. Your individual work rating will be Blue Collar (our default individual work rating), unless you apply to change it. 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.

To apply for an individual work rating that's White Collar or Professional, you'll need to complete all parts of this form. Read the *Insurance in your super* guide for Select members to find out more about your individual work rating at australiansuper.com/select

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.

Change your individual work rating



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.

1. YOUR PERSONAL DETAILS

Last name	Mr	Ms	Mrs	Miss	Dr
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
First name	<input type="text"/>				
Date of birth	Your member number	Gender			
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> M <input type="checkbox"/> F			
Street address	<input type="text"/>				
Suburb	State	Postcode			
<input type="text"/>	<input type="text"/>	<input type="text"/>			
Postal address (if different)	<input type="text"/>				
Suburb	State	Postcode			
<input type="text"/>	<input type="text"/>	<input type="text"/>			
Telephone (business hours)	(after hours)	Mobile			
<input type="text"/>	<input type="text"/>	<input type="text"/>			
Email	<input type="text"/>				

If I provide my email address and/or phone number, I'm consenting to AustralianSuper communicating with me via email, my online account, mobile app and phone as appropriate. I understand I can change my communication preferences through my online account or by calling 1300 300 273.

Provide your salary and occupation to apply to change your individual work rating

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

Job title/occupation

2. ELIGIBILITY FOR WHITE COLLAR OR PROFESSIONAL INDIVIDUAL 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 White Collar or Professional individual work rating is subject to acceptance by TAL Life Limited ABN 70 050 109 450 AFSL 237848 (the Insurer).
- If accepted, we'll apply the less expensive of your category or individual work rating to your cover.
- If your application is not successful, there'll be no change to your individual work rating but we'll still apply the less expensive of your category or individual work rating.

3. DECLARATION

This section must be completed in all circumstances.

I declare that:

- I have read and understood the *AustralianSuper Select* booklet for my employer at australiansuper.com/select
- I have read and understood the *Insurance in your super* guide for Select members at australiansuper.com/select
- 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've read the Privacy Collection Statement as set out below, and I understand how AustralianSuper will use my personal information. To the best of my knowledge, the information I have provided on this form is correct.
- If I've provided my email address and/or phone number, I consent to AustralianSuper sending me information about my account, AustralianSuper's products and services and marketing communications, including third-party products and services, via email, my online account, SMS, mobile app or phone, as appropriate and in accordance with AustralianSuper's Privacy Policy and my existing communication preferences. I understand I can change

my communication preferences at any time by calling AustralianSuper on **1300 300 273** or through the *My communication preferences* section of my online account.

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 individual 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

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Print full name

Privacy Collection Statement

AustralianSuper Pty Ltd (ABN 94 006 457 987) of GPO Box 1901, Melbourne, Victoria 3001, 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 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 or call us on **1300 300 273**.

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