

Increase your Income Protection after a salary increase

Use this form to apply to increase your Income Protection when your salary increases.

If you're a member of AustralianSuper Select and you already have Income Protection (age-based or fixed) with us, you can apply to increase your Income Protection when your salary increases. You'll only need to answer a few health questions, and you'll need to meet the following conditions:

- you haven't applied to increase your Income Protection due to an increase in salary in the past 12 months, and
- you apply to increase cover within 30 days of the effective date or notification date of your salary increase.

Please attach either:

- the *Employer confirmation of salary increase* form (page 5 of this form), or
- copies of your previous and new pay slips with details of your new salary and effective date, or
- a copy of the letter advising you of your salary increase, or a notice from your employer or union announcing the pay increase.

! If you have salary-based Income Protection with your employer, your cover will automatically increase and you don't need to complete this form.

When you increase your Income Protection, your total cover will be fixed (even if you currently have age-based cover).

The table below shows the maximum increase possible in any one salary review year. For example, if your applied work rating is White Collar and you have \$2,000 of Income Protection a month, you can apply to increase your cover by up to an additional \$1,500 a month, to a maximum of \$3,500 of cover a month.

Applied work rating	Maximum increase
Blue Collar	\$1,000
White Collar	\$1,500
Professional	\$2,000

Your increased cover is limited to the lower of \$20,000 a month or 85% of your salary. For the definition of salary, see the *AustralianSuper Select* booklet for your employer at australiansuper.com/select

The increase will be based on your applied work rating and limited cover may apply. For more information on increasing your cover after a salary increase read the *Insurance in your super* guide for Select members at australiansuper.com/select

Your application is subject to consideration by the Insurer (TAL Life Limited). Go to australiansuper.com/ChangingCover to understand how the Insurer considers your application.

If you're not eligible to apply for or increase cover using this form, you can still apply to increase your cover by logging into your account and going to *My insurance* or using the *Change your insurance* form 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.

3. 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

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, Total & Permanent Disablement (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

Your answers to the questions above will determine if you are eligible for more cover.

Employer confirmation of salary increase

Please complete in pen using CAPITAL letters. Read the Privacy Collection Statement on the back of this form to see how AustralianSuper uses your personal information.

As an AustralianSuper member, your employee has the opportunity to increase their Income Protection with AustralianSuper (without needing to provide detailed health information) within 30 days of the effective date or notification of their salary increase. To help your employee take advantage of this offer, please provide confirmation of their salary increase by completing and returning this form to your employee or AustralianSuper as soon as you can.

1. MEMBER'S 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	Gender				
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>			

2. EMPLOYER'S DETAILS

Employer trading name	Employer ABN	
<input type="text"/>	<input type="text"/>	
Employer's business name (if different)	<input type="text"/>	
Address		
<input type="text"/>		
Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>
Telephone (business hours)	Telephone (after hours)	Mobile
<input type="text"/>	<input type="text"/>	<input type="text"/>
Email		
<input type="text"/>		
Name of person completing this form		
<input type="text"/>		
Position of person completing this form	Employer number	
<input type="text"/>	<input type="text"/>	

3. SALARY DETAILS

Member's previous salary*	Member's new salary*	* Salary is annual (before-tax) salary, excluding employer super contributions.
\$ <input type="text"/> , <input type="text"/> , <input type="text"/> a year	\$ <input type="text"/> , <input type="text"/> , <input type="text"/> a year	
Effective date of new salary:	Notification date of new salary:	
<input type="text"/>	<input type="text"/>	

4. EMPLOYER'S DECLARATION

I declare that:

- All answers provided by me on this form, including those not in my own hand-writing, are true and correct.
- The member (named in Section 1) is currently employed by the employer noted above and is currently carrying out all the identifiable duties of their employment without restriction due to injury or illness.
- I have read the Privacy Collection Statement and I understand how AustralianSuper will use the personal information provided on this form.

A summary of AustralianSuper's Privacy Collection Statement is overleaf. 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

Sign here:



Date

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.