

Application for additional default insurance

— Personal Accounts



AVOID PROCESSING DELAYS

Check you're using the latest version of this form. Compare the issue date at the bottom of this page with the version available at [unisuper.com.au/forms](https://www.unisuper.com.au/forms).

Who should use this form?

Members in their first 180 days of membership who:

- want to apply for Income Protection (IP) cover, and/or
- have already received 1 unit of default cover and would like an additional 1 or 2 units of Death and/or Total and Permanent Disablement (TPD) cover and, haven't opted out of default cover.

Insurer

Insurance cover is provided by TAL Life Limited (ABN 70 050 109 450, AFSL 237848).

Privacy information

We recognise the importance of protecting your personal information and are committed to complying with our privacy law obligations. For more information on how we collect and manage your information please refer to the Privacy statement at the end of this form.



APPLYING FOR ADDITIONAL COVER

If you want insurance cover above the amount allowed on this form, or want to change the income protection benefit period or waiting period, you can apply for this by logging in to your account at [unisuper.com.au](https://www.unisuper.com.au).

Once you've submitted this form, complete the online application or the application in the *Insurance in your super* booklet available at [unisuper.com.au/pds](https://www.unisuper.com.au/pds).

All applications for additional insurance are subject to evidence of your health and must be approved by our Insurer.

SECTION 1 — Member details

Please use BLACK or BLUE BALLPOINT PEN and print in CAPITAL LETTERS. Cross where required **X**

UniSuper member number

If you're unsure of your member number, refer to your most recent UniSuper correspondence or call us on **1800 331 685**.

Title Mr Mrs Ms Dr Professor

Other

Surname

Given name

Date of birth (DDMMYYYY)

SECTION 2 — Insurance cover and eligibility

Before you complete this form, please read the *Insurance in your super* booklet for detailed information on the eligibility criteria applicable and the terms, features, and conditions of Death, TPD and Income Protection cover provided through the Fund.

Death and TPD cover

If you've met eligibility criteria for default cover and it's within 180 days of you joining UniSuper—you can apply to increase your Death and TPD, Death-only or TPD-only insurance cover by up to two additional units of the **same type of cover** you're receiving as default cover without providing evidence of your health to our Insurer.

Note: If you've opted out of default cover, you're not eligible for additional default cover. You can't apply for additional default cover more than once.

form continues



SECTION 2 — Continued

If you chose to change your default Death and TPD cover to Death-only or TPD-only cover when you joined UniSuper, any additional default cover you can apply for will also be Death-only or TPD-only cover.

Income Protection cover

You may also be eligible for up to 23 units of Income Protection cover (equivalent to \$2,300 per week or \$9,967 per month) without the need to provide evidence of your health to our Insurer. If you choose this option, your Income Protection cover will have a benefit payment period of two years and waiting period of 90 days.

To be eligible for Income Protection cover without providing health evidence, you must apply within 180 days of the date you were first eligible to join UniSuper.

See the *Insurance in your super* booklet for more information.

Are you receiving, or are you entitled to, income support benefits relating to injury and/or illness from any source including, but not limited to, workers' compensation benefits, statutory transport accident benefits and disability income benefits?

> Yes. You're not eligible for additional default insurance or income protection using this form. You may still be eligible for additional insurance cover but there may be limits on what you can receive and you'll need to provide evidence of your health and have it accepted by our Insurer.

> No.

Have you previously made a claim for, or are you eligible to receive, a total and permanent disablement type benefit under any policy issued by any insurer?

> Yes. You're not eligible for TPD insurance.

> No.

Are you actively performing, or capable of actively performing, all of the duties of your usual occupation on a full-time basis free from any limitation due to injury and/or illness.

> Yes.


> No. You're not eligible for Income Protection cover using this form. You may still be eligible for external insurance cover but there may be limits on what you can receive and you'll need to provide evidence of your health and have it accepted by our Insurer.

What type of cover would you like to apply for?

> Death and/or TPD insurance cover. Complete SECTIONS 3 and 4

> Income Protection cover. Complete SECTION 5

SECTION 3 — Additional default Death and TPD insurance cover

 How many units of additional default Death and/or TPD insurance do you want to apply for? (Select one box only.)

	1 additional unit	2 additional units
Death and TPD cover	<input type="checkbox"/>	<input type="checkbox"/>
Death-only cover	<input type="checkbox"/>	<input type="checkbox"/>
TPD-only cover	<input type="checkbox"/>	<input type="checkbox"/>

SECTION 4 — Converting unitised insurance cover to fixed cover

If you're under age 61, you can convert your unitised death and TPD cover to fixed cover, however you need to be aware of the conditions:

- Once you convert your death and TPD cover to fixed cover you can't later convert back to unitised cover.
- If you elect fixed cover, all your death and TPD cover will be converted to fixed cover. You can't fix only a portion of your death and TPD cover.

For more information about fixed cover, read the *Insurance in your super* booklet, available at unisuper.com.au.

Would you like to convert your unitised Death and/or TPD insurance cover to fixed cover?

> Yes. Your request will take effect when your form is received.

> No.

SECTION 5 — Income Protection insurance

Income Protection cover is provided in multiples of \$433 per month (or \$100 per week) for 1 unit. How many units do you want to apply for?

units (up to a maximum of 23 units)

The monthly amount paid can't be more than 85% of your monthly salary (including a super contribution of up to 10%).

SECTION 6 — Declaration and signature

 Please read this declaration before you sign and date your form.

- I declare that the information I've given on this form is true and correct.
- I acknowledge that I've read and understood the information in the Personal Account PDS, and the important information booklets that form part of the PDS.
- I've read and understood the 'Your duty of disclosure' and 'Non-disclosure' information in the *Insurance in your super* booklet.
- I understand that UniSuper intends to provide me with regulatory documents such as Product Disclosure Statements, Benefit Statements and Significant Event Notifications by making them available digitally (e.g. as a hyperlink in an email). I acknowledge that UniSuper will use the email address provided in Section 1 of this form, and that I can opt out of this method of disclosure at any time by contacting UniSuper on **1800 331 685**.
- I acknowledge that I've read and understood the privacy information in the PDS and consent to my personal information being used in accordance with *UniSuper's Privacy Policy*.

Signature

Date (DDMMYYYY)



RETURNING YOUR FORM

- Mail to UniSuper, Level 1, 385 Bourke Street, Melbourne Vic 3000, or
- email to enquiry@unisuper.com.au.



NEED HELP?

For more information:

- email enquiry@unisuper.com.au, or
- call **1800 331 685**.

When will my form be processed?

If you've provided a correctly completed form (and any certified ID or other paperwork, if required), we'll aim to process your request as soon as possible. Not providing correct information may delay us processing your request. Please allow 3 – 5 business days for your form to arrive. We'll contact you if we have any questions about your request.

Privacy statement

We recognise the importance of protecting your personal information and are committed to complying with our privacy law obligations.

We collect your personal information to administer your account, ensure you're eligible for insurance cover, provide you with UniSuper membership benefits, services and products, verify your identity and improve our products and services. You consent to our collecting sensitive information about you, where collecting that information is reasonably necessary for us to perform one or more of our functions or activities. We usually collect personal and sensitive information directly from you, however, it may also be collected from third parties, such as your employer.

We may also collect this information from you because we're required or authorised by or under an Australian law or a court/tribunal order to collect that information.

If you don't provide this information, we may not be able to administer your account, provide you with a product or service or you may be disadvantaged in some other way.

We may disclose your information to any service provider we engage (for example mail-houses, auditors, insurers, actuaries, lawyers and research consultants) to carry out or help us provide your membership benefits, services and products. This includes overseas entities. The countries we may disclose personal information to are Japan, Canada and the United States of America. Where information is transferred overseas, we'll seek to ensure the recipient of the data has security systems to prevent misuse, loss or unauthorised disclosure in line with Australian laws and standards.

Our Privacy Policy contains information about how you can access any personal information we hold, how to correct your information and how to make a complaint about a breach of the Privacy Act. It's available at unisuper.com.au or by calling us on **1800 331 685**.