

# Application for top-up cover – Defined Benefit Division (DBD) and Accumulation 1

Use this form if you've automatically received 10 units of default cover and you want to apply for up to 10 extra units of top-up cover without having to provide evidence of health to the Insurer.

If you're reducing your default member contributions upon joining the DBD as a new UniSuper member you won't automatically receive default cover. Please refer to the *Defined Benefit Division/ Accumulation 2 - changing your default options* form available at [unisuper.com.au/forms](http://unisuper.com.au/forms) for your top-up cover options.

If you've already elected top-up cover and want to apply for more cover, the quickest way is to log into your online account at [unisuper.com.au](http://unisuper.com.au). Alternatively, you can complete the *Application for insurance* form available at [unisuper.com.au/pds](http://unisuper.com.au/pds). You'll need to provide evidence of health to the Insurer as part of your application. Your application for insurance cover may not be accepted or may be accepted with special conditions.

## IMPORTANT INFORMATION

You're eligible for Death and/or Total and Permanent Disablement (TPD) top-up cover if you:

- are less than age 75 for Death cover and less than age 70 for TPD cover
- have automatically received 10 units of default Death and/or TPD cover (note you will only be eligible to apply for top-up cover for the same type of cover that you already have)
- haven't opted out of top-up cover or ever had additional cover that you obtained via the process of underwriting in your current period of UniSuper membership
- submit this application within 180 days of your default cover starting.

**For DBD members only:** Any insurance cover you received when you joined, or that you apply for on this form, is in addition to any inbuilt benefits you may already have.

Before you complete this form, please read the *Insurance in your super* document at [unisuper.com.au/pds](http://unisuper.com.au/pds) to ensure that you understand the full terms and conditions that apply to insurance provided through UniSuper and the details regarding the options available under this application.

You should consider seeking advice from a qualified financial adviser before making a decision on your insurance. Our insurance calculator, available at [unisuper.com.au/insurance-calculator](http://unisuper.com.au/insurance-calculator), can help you determine what the right level of cover may look like for you and how much cover will cost.

## INFORMATION FROM THE INSURER (METLIFE) – THE DUTY TO TAKE REASONABLE CARE NOT TO MAKE A MISREPRESENTATION

When you apply for life insurance, we will ask you a number of questions.

Our questions will be clear and specific. They will be about things such as your health and medical history, occupation, income, lifestyle, pastimes, and other insurance.

The answers given in response to our questions are very important. We use them to decide if we can provide cover to you and, if we can, the terms of the cover and the premium we will charge.

Care must be taken to answer all questions we ask as part of your insurance application honestly and accurately.

Otherwise, you may not be able to rely on your insurance when it's needed the most.

## SECTION 1 MEMBER DETAILS

▶ Please complete in BLACK or BLUE BALL POINT PEN using CAPITAL letters. Cross (X) where required.

Member number

Title

Mr
  Mrs
  Ms
  Dr
  Professor
  Other

Surname

Given name(s)

This includes your first and middle name(s).

Date of birth (DD/MM/YYYY)

Daytime contact number

Email address



## THE DUTY TO TAKE REASONABLE CARE

When applying for insurance, there is a duty to take reasonable care not to make a misrepresentation.

A misrepresentation could be made if an answer is given that is false, only partially true, or that does not fairly reflect the truth. This means when answering our questions, you should respond fully, honestly and accurately.

The duty to take reasonable care not to make a misrepresentation applies any time you answer our questions as part of an initial application for insurance, an application to extend or make changes to existing insurance, or an application to reinstate insurance.

You are responsible for all answers given, even if someone assists you with your application.

We may later investigate the answers given in your application, including at the time of a claim.

## CONSEQUENCES OF NOT COMPLYING WITH THE DUTY

If there is a failure to comply with the duty to take reasonable care not to make a misrepresentation, it can have serious consequences for your insurance, such as those explained below:

POTENTIAL CONSEQUENCES	ADDITIONAL EXPLANATION	IMPACT ON CLAIMS
Your cover being avoided	This means your cover will be treated as if it never existed	Any claim that has been made will not be payable
The amount of your cover being changed	Your cover level could be reduced	If a claim has been made, a lower benefit may be payable
The terms of your cover being changed	We could, for example, add an exclusion to your cover meaning claims for certain events will not be payable	If a claim has been made for an event that is now excluded, it will not be payable

If we believe there has been a breach of the duty to take reasonable care not to make a misrepresentation, we will let you know our reasons and the information we rely on and give you an opportunity to provide an explanation.

In determining if there has been a breach of the duty, we will consider all relevant circumstances.

The rights we have if there has been a failure to comply with the duty will depend on factors such as what we would have done had a misrepresentation not been made during your application process and whether or not the misrepresentation was fraudulently made.

If we decide to take some action on your cover, we will advise you of our decision and the process to have this reviewed or make a complaint if you disagree with our decision.

## GUIDANCE FOR ANSWERING OUR QUESTIONS

When answering our 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 that we ask you.
- Do not assume that we will contact your doctor for any medical information.
- Answer truthfully, accurately and completely. If you are unsure about whether you should include information, please include it or check with us.
- Review your application carefully. If someone else helped prepare your application (for example, your adviser), please check every answer (and make corrections if needed) before the application is submitted.

## OTHER IMPORTANT INFORMATION

Your application for cover will be treated as if you are applying for an individual 'consumer insurance contract'. For this reason, the duty to take reasonable care not to make a misrepresentation applies.

Before your cover starts, we may ask about any changes that mean you would now answer our questions differently. As any changes might require further assessment or investigation, it could save time if you let us know about any changes when they happen.

If after the cover starts, you think you may not have met your duty, please contact us immediately and we'll let you know whether it has any impact on the cover.

**It's important that you understand this information and the questions we ask, so if you have any queries please contact us.**

## SECTION 2 TOP-UP DEATH AND/OR TPD COVER

► If you meet the eligibility criteria, you can apply for up to 10 extra units of Death and/or TPD top-up cover without having to provide evidence of health to the Insurer.

To determine your eligibility for top-up cover, complete the following questions:

1. Have you ever received, or are you eligible to receive, a terminal illness type benefit under any policy issued by an insurer (including through a super fund)?

Yes. You're not eligible to apply for Death or TPD top-up cover.

No. Continue to Q2.

2. Have you ever received, or are you eligible to receive, a total and permanent disablement type benefit under any policy issued by an insurer (including through a super fund)?

Yes. You're not eligible for TPD cover, however you can continue to apply for Death-only top-up cover.

No. Continue.

Depending on your answer to Q1 and Q2, you can request up to 10 units of Death and/or TPD top-up cover without having to provide health evidence to the Insurer. The amount of cover you receive from each unit will depend on your age.

**Note:** You can only apply for the type of cover that you currently hold 10 units of with UniSuper.

Write the number of units of top-up cover you want below for each type of cover:

Death cover  (up to a maximum of 10 units)

TPD cover  (up to a maximum of 10 units)

Any Death and/or TPD top-up cover provided will be in addition to your existing default Death and/or TPD cover and will commence on the date we next receive an employer contribution into your UniSuper account. If we don't receive an employer contribution within 180 days, your top-up cover will be deemed to never have commenced.

## SECTION 3 MEMBER DECLARATION AND SIGNATURE

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

I declare that:

- I've read and understood the information in the relevant UniSuper *Product Disclosure Statement* and the *Insurance in your super* document available at [unisuper.com.au/pds](https://unisuper.com.au/pds).
- I've read and understood the privacy information in this form and consent to my personal information being used in accordance with UniSuper's *Privacy Policy* and the Insurer's *Privacy Policy*.
- I've read and understood the duty to take reasonable care and understand my obligations under the *Insurance Contracts Act 1984 (Cth)*.
- I have not previously opted out of top-up cover (or 'additional default cover', as it was previously referred to) or ever had additional cover obtained via the process of underwriting during my current period of UniSuper membership.

I acknowledge that:

- if my application for top-up cover is accepted, I will only receive top-up cover for the benefit type(s) I already have, regardless of the benefit type(s) I have nominated on this form.
- my application for top-up cover will not be accepted if, at the date of this application, I have less than 10 units of default cover for the same benefit type(s) for which I have requested top-up cover.
- if my application for top-up cover is accepted, the top-up cover that I have applied for by this application will start on the date the next employer contribution is received into my UniSuper account provided the employer contribution is received within 180 days of UniSuper receiving my application. If an employer contribution is not received within these timeframes, top-up cover will be deemed to have never started.
- UniSuper or the Insurer may contact me to request additional information and to verify my instructions on this form.

Signature

Date

<input type="text"/>	<input type="text"/>	<input type="text"/>
DD	MM	YYYY

### Returning your form

Mail to: UniSuper  
Level 1, 385 Bourke Street  
Melbourne Vic 3000

Email to: [enquiry@unisuper.com.au](mailto:enquiry@unisuper.com.au)

### Need help?

If you need more information or help to complete this form:

- Email [enquiry@unisuper.com.au](mailto:enquiry@unisuper.com.au)
- Call **1800 331 685**.

### PRIVACY STATEMENT

UniSuper is committed to protecting your personal information in accordance with privacy law obligations. The information that you provide to UniSuper on this form is collected and used in accordance with our Privacy Policy which can be found online at [unisuper.com.au/privacy](http://unisuper.com.au/privacy). If you have any privacy related questions, please call **1800 331 685**.

### YOUR PRIVACY WITH METLIFE INSURANCE LIMITED ABN 75 004 274 882 AFSL 238096 ('METLIFE' OR THE 'INSURER')

The personal information you provide in this form is necessary for MetLife to provide you with the products and services you have requested from MetLife. You do not have to provide MetLife with your personal information, but if you do not do so MetLife may not be able to provide you with the products or services. MetLife complies with the *Privacy Act 1988* and the principles laid out in its *Privacy Policy* which details information about the entities that MetLife usually discloses personal information to (including overseas recipients), how you may access or seek correction of your personal information, how we manage that information and our complaints process. MetLife's *Privacy Policy* is readily available and can be viewed at [www.metlife.com.au/privacy](http://www.metlife.com.au/privacy).