

Changing your insurance cover



AVOID PROCESSING DELAYS

We make important changes to our forms at times. Check you're using the latest version by comparing the issue date at the bottom of this page with the version at unisuper.com.au/forms.

When to use this form

Use this form to cancel or to decrease your:

- ❖ Death and/or Total & Permanent Disablement (TPD) cover
- ❖ Income Protection (IP) cover.

You can also use this form to:

- ❖ increase your IP waiting period
- ❖ decrease your IP benefit period
- ❖ opt out of the six-monthly IP automatic updates (Accumulation 2 only)
- ❖ opt out of receiving default Death and TPD cover in the future.

Important information

If you cancel or decrease your insurance cover and later choose to purchase additional insurance cover, your application will be subject to acceptance by our Insurer. Our Insurer has the ability to accept, decline or impose restrictions, exclusions and/or loadings on the insurance premiums.

Income Protection cover is only available to Accumulation 1, Accumulation 2 and Personal Account members.

What can I do if I want to increase my cover?

If you'd like to:

- ❖ increase your Death, TPD and/or IP cover
- ❖ increase your IP benefit period, and/or
- ❖ decrease your IP waiting period

you'll need to apply for cover through your account online or by completing and returning the application in the *Insurance in your super* document available at unisuper.com.au/pds.

SECTION 1 — Your 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(s)

Date of birth (DDMMYYYY)

Contact number

Email address

@

Residential address, number and street (*not PO Box*)

Suburb/Town

State

Postcode

Country (*if not Australia*)

form continues >



- To cancel cover, complete SECTION 2.
- To opt out of automatically receiving default death and TPD cover in the future, complete SECTION 3.
- To decrease your death and/or TPD cover, complete SECTION 4.
- To change your IP cover, complete SECTION 5.

SECTION 2 — Cancelling your cover

Please **cancel** my:

- > Death cover
- > TPD cover
- > IP cover

Your insurance cover will cease on the day we receive your request.

Note: If you have Death and TPD cover, and cancel only the Death cover, then you will have TPD-only cover. If you cancel only the TPD cover, then you will have Death-only cover.

SECTION 3 — Opt out of cover

Do you want to opt out of ever receiving default Death and TPD cover in the future, even if your account closes and opens again at a later date (provided your member number doesn't change)?

- > No
- > Yes

SECTION 4 — Decreasing Death and/or TPD cover

Please refer to your online account, your most recent Benefit statement, or call us if you need assistance in completing this section.

Do you have **unitised** cover that you want to decrease?

- > No.
- > Yes. Please decrease my:
 - > Death cover to units
 - > TPD cover to units

Do you have **fixed** cover that you want to decrease? (This must be in multiples of \$1,000)

- > No.
- > Yes. Please decrease my:
 - > Death cover to \$, ,
 - > TPD cover to \$, ,

SECTION 5 — Change Income Protection cover

Do you wish to **decrease** the amount of IP cover you have?

- > No
- > Yes. How many units of IP cover would you like to **decrease to**?
 - units of cover
(\$433 per month or \$100 per week sum insured)

Your insurance cover will cease or decrease on the day we receive your request.

Do you want to increase your Income Protection (IP) waiting period?

- > No
- > Yes. I currently have a 30-day or 60-day IP waiting period and wish to increase my IP waiting period to:
 - > 60 days
 - > 90 days

Do you want to decrease your IP benefit period? This is the period during which you receive IP payments.

- > No
- > Yes. I want to decrease my IP benefit period:
 - > to a 5-year benefit period
 - > to a 2-year benefit period.

Do you want to opt out of the six-monthly Income Protection (IP) cover automatic updates? (Accumulation 2 only)

- > No. Go to SECTION 5
- > Yes. Your IP cover will remain fixed.

If you opt out of this automatic update, you cannot opt back in.

SECTION 6 — Declaration



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

- I declare that the information I have given on this form is true and correct.
- I acknowledge that I have received, read and understood the information in my UniSuper membership PDS and in the relevant *Insurance in your super* booklet and I understand that:
 - If I cancel cover and I want to re-apply for cover at a later date, I will need to apply for underwriting and my application will be subject to the Insurer's acceptance.
 - If I opt out of ever receiving default cover in the future, this election will cease if my member number changes.
- I understand that all insurance cover is subject to the terms and conditions of the policy.
- I acknowledge that if I fail to provide all or part of the information required or consent to the Insurer obtaining such information, as required, this application will not be assessed and processed.
- I acknowledge that I have read the duty of disclosure and understand my obligations under the *Insurance Contracts Act 1984* as explained in the PDS relevant to my membership category and *Insurance in your super* booklet.
- I acknowledge that I have read and understood the privacy information contained in the PDS relevant to my UniSuper membership category and consent to my personal information being used in accordance with UniSuper's Privacy Policy.

Signature

Date (DDMMYYYY)



RETURN YOUR FORM TO:

UniSuper
Level 1, 385 Bourke Street
Melbourne Vic 3000



NEED HELP?

For more information:

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

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**.

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