

Life Events cover application form



Use this form to increase your Death, Total and Permanent Disablement (TPD) and/or Income Protection insurance cover after a life event.

When you experience a key life milestone, you may be able to increase your existing Death, TPD and/or Income Protection cover, without having to provide evidence of your health. This increase in cover is referred to as 'Life Events cover'. To be eligible for Life Events cover, you must complete all relevant sections of the application form and satisfy the eligibility check.

We also need to receive your application within 90 days of the life event occurring, or within 90 days of the issue date of your annual benefit statement for a life event that occurred in the 12 months prior to your statement date.

You must submit your completed application, along with evidence of the life event, before the cover can commence.

Life Events cover will commence on the date the Insurer accepts the application.

Under Life Events cover, you can increase your cover by up to:

- 10 units of Death and/or TPD cover (if you hold unitised cover) or the lesser of \$200,000 and 25% of your current cover (if you hold fixed cover), and
- one unit of Income Protection cover (equivalent to \$100 per week).

The total amount of cover you have with UniSuper after the increase can't exceed the maximum cover limits.

Important

If the Insurer accepts your Life Events cover application, a *pre-existing condition* exclusion will apply for a minimum of 24 months after your Life Events cover starts.

If you're not in *active employment* at the end of the 24-month period, the *pre-existing condition* exclusion will continue to apply until you return to *active employment* for two consecutive months.

Before you complete this form, please read the *Insurance in your super* document at unisuper.com.au/pds to ensure 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, can help you determine what the right level of cover may look like for you.

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)

Sex at birth*

☐ Male ☐ Female

Daytime contact number

Email address

* Insurance premiums are based on your sex at birth which may not match your gender identity, please refer to *Insurance in your super* for more information.



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.

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 and premiums refunded	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 INCREASING YOUR DEATH AND/OR TPD COVER

➤ Complete this section if you wish to increase your Death and/or TPD cover under the Life Events option.

SECTION 2A DETAILS OF YOUR LIFE EVENT

1. Please select the life event that relates to this application and the evidence you need to provide:

- | | |
|---|---|
| ☐ You take out a mortgage to purchase a home for your permanent residence – <i>You must provide a copy of your mortgage documents with this application.</i> | ☐ You get divorced or terminate your de facto relationship – <i>You must provide a copy of the divorce orders (in the case of divorce) or a statutory declaration (in the case of ending a de facto relationship).</i> |
| ☐ You get married – <i>You must provide a copy of your marriage certificate with this application.</i> | ☐ Your spouse or de facto spouse passes away – <i>You must provide a copy of the death certificate.</i> |
| ☐ You start a de facto relationship – <i>You must provide a statutory declaration with this application.</i> | ☐ Your dependent child starts tertiary education for the first time – <i>You must provide a copy of the enrolment details or the acceptance letter from the tertiary institution.</i> |
| ☐ You or your partner have given birth or adopted a child – <i>You must provide a copy of your child's birth certificate or adoption papers with this application.</i> | ☐ You get a single salary increase of at least 15% – <i>You must provide evidence of the original and increased salary, and the date you were notified of your salary increase, by providing a letter from your employer or relevant payslips.</i> |

2. When did your life event occur? If you're applying for Life Events cover because your salary has increased, please provide the date you were notified of your salary increase.

(DD/MM/YYYY)

3. Which application window are you applying within? Select **one** box only.

- ☐ I am applying within 90 days of the life event occurring.
- ☐ I am applying within 90 days of the issue date of my annual benefit statement for a life event that occurred in the 12 months prior to my statement date.

Important: To be eligible for Life Events cover, we need to receive your completed application within one of these application windows.

SECTION 2B COVER AMOUNT

Complete the relevant section below, depending on which type of Death and/or TPD cover you have (unitised or fixed cover). Log in to your online account or refer to your most recent annual benefit statement for help completing this section.

☐ **I want to increase my unitised Death and/or TPD cover.** Write the number of extra units you want for each type of cover:

Death cover (maximum of 10 units)

TPD cover (maximum of 10 units)

OR

☐ **I want to increase my fixed Death and/or TPD cover.** Write the extra dollar amount you want for each type of cover:

Death cover \$ (maximum of \$200,000 or 25% of your current fixed cover, whichever is lesser)

TPD cover \$ (maximum of \$200,000 or 25% of your current fixed cover, whichever is lesser)

Note: Any increase in TPD cover under the Life Events option is limited to the extent that, when combined with any existing TPD cover that you already hold with UniSuper, your total amount of TPD cover cannot exceed \$3 million.

SECTION 2C ELIGIBILITY CHECK

To determine your eligibility, complete the following questions:

1. Are you under age 55 years?
☐ Yes. Continue to Q2.
☐ No. You're not eligible to increase your cover.
2. Have you ever had an application for Death and/or TPD insurance cover declined with UniSuper?
☐ Yes. You're not eligible to increase your cover.
☐ No. Continue to Q3.
3. Is your Death and/or TPD cover with UniSuper currently subject to any special conditions such as premium loadings, restrictions or exclusions (other than a pre-existing condition (PEC) exclusion)?
☐ Yes. You're not eligible to increase your cover.
☐ No. Continue to Q4.
4. Have you applied to increase your Death and/or TPD cover under the Life Events option in the last 12 months?
☐ Yes. You're not eligible to increase your cover.
☐ No. Continue to Q5.
5. Have you applied to increase your Death and/or TPD cover due to this specific life event in the past? Note: you may apply to increase cover for the same life event if it occurs at a different time—for example, the birth of another child.
☐ Yes. You're not eligible to increase your cover.
☐ No. Continue to Q6.
6. Are you a Personal Account member with an occupation classification of 'Heavy Manual' or 'Special Risk'? If you're a Personal Account member, you must refer to the occupation classification you select under SECTION 4 of this form when answering this question.
☐ Yes. You're not eligible to increase your cover.
☐ No. Continue to Q7.
7. Have you attached evidence of the life event?
☐ Yes.
☐ No. You must submit the required evidence along with your completed application form before we can assess your application.

SECTION 3 INCREASING YOUR INCOME PROTECTION COVER

- Complete this section if you wish to increase your Income Protection cover under the Life Events option.
Log in to your online account or refer to your most recent annual benefit statement to help you complete this section.

SECTION 3A DETAILS OF YOUR LIFE EVENT

1. Please select the life event that relates to this application and the evidence you need to provide:

- | | |
|---|--|
| ☐ You take out a mortgage to purchase a home for your permanent residence – <i>You must provide a copy of your mortgage documents with this application.</i> | ☐ You get divorced or terminate a de facto relationship – <i>You must provide a copy of the divorce orders (in the case of divorce) or a statutory declaration (in the case of ending a de facto relationship).</i> |
| ☐ You get married – <i>You must provide a copy of your marriage certificate with this application.</i> | ☐ Your spouse or de facto spouse passes away – <i>You must provide a copy of the death certificate.</i> |
| ☐ You start a de facto relationship – <i>You must provide a statutory declaration with this application.</i> | ☐ Your dependent child starts tertiary education for the first time – <i>You must provide a copy of the enrolment details or the acceptance letter from the tertiary institution.</i> |
| ☐ You or your partner have given birth or adopted a child – <i>You must provide a copy of your child's birth certificate or adoption papers with this application.</i> | ☐ You get a salary increase – <i>You must provide evidence of the original and increased salary, and the date you were notified of your salary increase, by providing a letter from your employer or relevant payslips.</i> |

2. When did your life event occur? If you're applying for Life Events cover because your salary has increased, please provide the date you were notified of your salary increase.

(DD/MM/YYYY)

3. Which application window are you applying within? Select **one** box only.

- ☐ I am applying within 90 days of the life event occurring.
- ☐ I am applying within 90 days of the issue date of my annual benefit statement for a life event that occurred in the 12 months prior to my statement date.

Important: To be eligible for Life Events cover, we need to receive your completed application within one of these application windows.

SECTION 3B COVER AMOUNT

☐ I want to increase my Income Protection cover by one unit.

Note: If your Income Protection cover is greater than 85% of your annual income, you should consider reducing your Income Protection cover amount to avoid paying for Income Protection cover that you may not be able to claim on.

SECTION 3C ELIGIBILITY CHECK

To determine your eligibility, complete the following questions:

1. Are you under age 55 years?

- ☐ Yes. Continue to Q2.
- ☐ No. You're not eligible to increase your cover.

2. Have you ever had an application for Income Protection insurance cover declined with UniSuper?

- ☐ Yes. You're not eligible to increase your cover.
- ☐ No. Continue to Q3.

SECTION 3C **CONTINUED**

3. Is your Income Protection cover with UniSuper currently subject to any special conditions such as premium loadings, restrictions or exclusions (other than a pre-existing condition (PEC) exclusion)?

☐ Yes. You're not eligible to increase your cover.

☐ No. Continue to Q4.

4. Have you applied to increase your Income Protection cover under the Life Events option in the last 12 months?

☐ Yes. You're not eligible to increase your cover.

☐ No. Continue to Q5.

5. Have you applied to increase your Income Protection cover due to this specific life event in the past? Note: you may apply to increase cover for the same life event if it occurs at a different time—for example, another salary increase.

☐ Yes. You're not eligible to increase your cover.

☐ No. Continue to Q6.

6. Are you currently:

- employed by an employer (or on employer approved leave for reasons other than illness or injury) or self-employed, and
- actively performing or capable of actively performing all of the usual duties of your usual occupation free from any limitation due to illness or injury for at least 30 hours per week?

☐ Yes. Continue to Q7.

☐ No. You're not eligible to increase your cover.

7. Are you receiving, or entitled to receive, income support benefits relating to injury or illness from any source? *For example: workers' compensation benefits, statutory transport accident benefits, or disability income benefits?*

☐ Yes. You're not eligible to increase your cover.

☐ No. Continue to Q8.

8. Are you a Personal Account member with an occupation classification of 'Heavy Manual' or 'Special Risk'? If you're a Personal Account member, you must refer to the occupation classification you select under SECTION 4 of this form when answering this question.

☐ Yes. You're not eligible to increase your cover.

☐ No. Continue to Q9.

9. Have you attached evidence of the life event?

☐ Yes.

☐ No. You must submit the required evidence along with your completed application form before we can assess your application.

SECTION 4**OCCUPATION CLASSIFICATION (PERSONAL ACCOUNT MEMBERS ONLY)**

➤ Complete this section if you're a Personal Account member. Otherwise, skip to SECTION 5.

Your occupation classification affects your premium rates and eligibility for insurance cover.

You must choose the occupation classification that best reflects your usual type of work (only select one). If it's found that your occupation classification has been misstated, the Insurer may adjust your insurance cover and premium based on the correct occupation classification.

If the occupation classification you have selected in this form is different from what we have recorded for you, your occupation classification will be updated effective from the date we receive a decision on your application from our Insurer (even if your application is declined). This may change how much you pay for any new and existing insurance cover you have, and your eligibility for cover in the future.

If we're unable to process this application form, we won't update your record with the occupation classification you've selected.

For more information, read the relevant *Insurance in your super* document at unisuper.com.au/pds. Please call us on **1800 331 685** if you're unsure about which occupation classification applies to you.

☐**Professional/Office Work**

- Professional (your work requires a university qualification), administrative, managerial or clerical roles.
- No regular manual work.
- Your work doesn't fall into the 'Special Risk' classification (see right).

Example occupations: Professor/Lecturer, Lawyer/Solicitor, Administrator, Medical doctor, Book-keeper, IT systems operator, Classroom teacher.

☐**Light Manual**

- Regular light manual work (light weight lifting, carrying or stocking only).
- No regular use of heavy machinery or heavy equipment.

Example occupations: Chef, Electrician, Field surveyor, Florist, Retail, Nurse, Physical education teacher, Plumber.

☐**Heavy Manual***

- Involves the regular use of heavy machinery or heavy equipment.
- Manual labour, such as regularly bending, lifting or carrying heavy loads.
- Driving a motor vehicle for most of the day over short distances.

Example occupations: Labourer, Bricklayer, Short distance courier/Driver, Farmer, Gardener/Landscaper, Tailor, Wait staff.

☐**Special Risk***

- Duties are hazardous (risky or dangerous).
- Hazardous locations or working environments such as long distance driving, working at heights, underground, at sea, underwater or in an aircraft.
- Work in industries that rapidly change or are unpredictable, for example professional sportspeople, entertainers, creative artists and media personalities.

Example occupations: Crane operator, Diver, Shipyard worker, Long distance bus/Truck driver, Pilot, Actor, Model, Professional sportsperson, Radio/TV presenter, Underground/Offshore miner, Social media personality.

* If you're a Personal Account member with an occupation classification of Heavy Manual or Special Risk, you're not eligible for Life Events cover.

SECTION 5 MEMBER DECLARATION AND SIGNATURE

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

I declare that:

- the information I have given on this form and any accompanying pages that form part of my application is true, complete, and correct.
- I've read and understood the relevant UniSuper *Product Disclosure Statement* and *Insurance in your super* document available at unisuper.com.au/pds.
- I've read and understood the duty to take reasonable care and understand my obligations under the *Insurance Contracts Act 1984* (Cth).
- I've read and understood the privacy information and consent to my personal information being used in accordance with UniSuper's *Privacy Policy* and the Insurer's *Privacy Policy*.
- my existing cover with UniSuper is not subject to any loadings, exclusions, limitations, or restrictions (other than a pre-existing condition exclusion), nor have I ever been declined cover with UniSuper.
- if I am a Personal Account member, my occupation classification at the date of this application is either 'Professional/Office Work' or 'Light Manual'.
- I have not applied for Life Events cover within the previous 12 months.
- I have not previously applied for Life Events cover for the same life event.
- if I am applying to increase my Income Protection cover, I am currently in 'active employment', as defined in the *Insurance in your super* document available at unisuper.com.au/pds.

I acknowledge that:

- This application and any insurance cover that is subsequently provided will be determined in line with UniSuper's insurance policy terms and conditions.
- This application for Life Events cover will not be accepted if it is received after I have ceased to hold insurance with UniSuper, or after the incident date for a terminal illness, total and permanent disablement, or total disability claim.
- If my application for Life Events cover is accepted, a *pre-existing condition* exclusion will apply for a minimum of 24 months after my Life Events cover starts.
- If accepting this application would cause my total amount of cover with UniSuper to exceed \$3m for TPD or 69 units for Income Protection, the amount of Life Events cover will be reduced to the extent necessary to ensure my total TPD cover and Income Protection cover does not exceed these maximum cover limits.
- If my application is accepted, any loadings, exclusions, limitations, or restrictions that apply to my existing cover will continue to apply to my Life Events cover, as applicable.
- If I fail to provide all or part of the information required or consent to the Insurer to obtain such information as it requires this application will not be assessed and processed.
- 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

Electronically: use the *Upload a document* tool at unisuper.com.au/contact-us.

Mail: UniSuper
Level 1, 385 Bourke Street
Melbourne VIC 3000

Need help?

- Email insurance@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. 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.