

# Life Events and Salary Increase cover application form



## 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](https://www.unisuper.com.au/forms).

## About this form

Use this form to top up your insurance cover using the Life Events option or increase your Income Protection (IP) cover using the Salary Increase option provided by TAL Life Limited. Please read the attached *Life Events/Salary Increase cover* fact sheet and *Insurance in your super* booklet for more information.

## Personal Account members only

If you have an occupation rating of Heavy manual or Special risk, you cannot use this form as you are not eligible for Life Events or Salary Increase cover.

## Need help?

If you need further information or help to complete this form:  
• call us on **1800 331 685**, or  
• visit our website [unisuper.com.au](https://www.unisuper.com.au).

## Privacy statement

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

## 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 are 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 



## SECTION 1 — Continued

Is your postal address different from your residential address?

> No. Go to SECTION 2

> Yes. Please provide your postal address below.

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Suburb/Town

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State

Postcode

Country (if not Australia)

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## SECTION 2 — Personal Account members only

Choose the occupation rating that best reflects your usual type of work (select one). It's important to make sure you select an occupation rating that reflects the duties of your usual/primary occupation. If it doesn't, our Insurer may update your occupation rating and/or refuse any future claim. For more information, read the *Insurance in your super* booklet at [unisuper.com.au/pds](http://unisuper.com.au/pds). Please call us on **1800 331 685** if you are unsure about which occupation rating applies to you.

If your occupation rating changes as a result of processing this form, this will change how much you pay for any existing insurance cover you have.

If we're unable to process this form, we will not update your record with any change in occupation rating.

If we do process your form and your selection is different from your current occupation rating, it will be updated effective from the date we receive a decision from our Insurer, even if your application is declined.

### 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 below)

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

> Go to SECTION 3

## SECTION 2 — Continued

### 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.

> Go to SECTION 3

### 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, Cleaner, Short distance courier/Driver, Farmer, Gardener/Landscaper, Tailor, Wait staff.

> You're not eligible to use this form.

### 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, Actress, Model, Professional sportsperson, Radio/TV presenter, Underground/Offshore miner, Social media personality.

> You're not eligible to use this form.

## SECTION 3 — Life Event nomination

 Select the relevant Life Event below.

You can increase your cover once for a Life Event in any 12-month period, and once for the same instance of a Life Event.

### Taking out a mortgage

Have you purchased a home for your permanent residence and taken out a mortgage on that home in the last 90 days?

> Yes. Please attach a certified copy of your mortgage documents to this form.

> No.

## SECTION 3 — Continued

### Getting married

Have you married in the last 90 days?

- > Yes. Please attach a certified copy of your marriage certificate to this form.
- > No.

### Giving birth or adopting a child

Have you or your partner given birth or adopted a child in the last 90 days?

- > Yes. Please attach a certified copy of your child's birth certificate or adoption papers to this form.
- > No.

### Commencing a de facto relationship

Have you commenced living with your partner in a de facto relationship in the last 90 days?

- > Yes. Please attach a statutory declaration form.
- > No.

### Getting divorced or terminating a de facto relationship

Have you divorced or terminated a de facto relationship in the last 90 days?

- > Yes. Please attach a certified copy of the divorce orders (in the case of divorce) or a statutory declaration (in the case of terminating a de facto relationship).
- > No.

### In the event of a death of a spouse, including a de facto

Did your spouse or de facto partner die in the last 90 days?

- > Yes. Please attach a certified copy of the death certificate.
- > No.

### Dependent child has started tertiary education


Has your dependent child started tertiary education in the last 90 days?

- > Yes. Please attach a certified copy of the enrolment details or the acceptance letter from the tertiary institution.
- > No.

If your application is successful, your additional cover will take effect from the date that the Insurer agrees to accept the cover.

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

## SECTION 4 — Salary Increase Cover

 If you receive a salary increase you can apply to increase your Income Protection (IP) cover. DBD members are not eligible for IP cover.

Do you want to increase your IP cover in response to receiving a salary increase?

- > Yes. Please attach certified copies of your payslips or letter from your employer confirming the date of your salary increase.
- > No.

If your application is successful, your additional IP cover will take effect from the date that the Insurer agrees to accept the cover.

## SECTION 5 — Member declaration and signature

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

### For Life Events or Salary Increase cover:

- I declare that the information I have given on this form and any accompanying pages is true and correct
- I have received, read and understood the information in my UniSuper membership PDS, in *Insurance in your super* booklet and the *Life Events Salary Increase cover* fact sheet
- I understand that all insurance cover is subject to the terms and conditions of the policy
- If I fail to provide all or part of the information required or consent to the Insurer obtaining such information, as it requires, this application will not be assessed and processed
- I have read my *duty to take reasonable care* and understand my obligations under the relevant *Insurance Contracts Act 1984* as explained in the *Insurance in your super* booklet
- I acknowledge that I have read and understood the privacy information in my member PDS and consent to my personal information being used in accordance with UniSuper's Privacy Policy
- I understand that additional cover does not apply until my application has been approved by the Insurer
- I declare that I am under 55 years of age and acknowledge that my application won't be accepted if I am over 55 years of age when my application is received
- I understand I must apply for Salary Increase cover or Life Events cover within 90 day of the Salary Increase or Life Event occurring (as applicable)
- I confirm that I don't have existing cover that is subject to special conditions, such as premium loadings, restrictions or exclusions (other than a pre-existing condition)
- I have not previously been declined cover under UniSuper's policies with the Insurer
- I have not have applied for additional cover within the previous 12 months and not within six months of receiving an Income Protection automatic update (in the case of Salary Increase cover)

SECTION 5 — *Continued*

- I have provided sufficient proof where required of the Life Event or the Salary Increase (as applicable) has occurred
- I acknowledge that if a claim arises in the first six months of my cover commencing, the Insurer will only pay a benefit if the claim is as a result of an accident.

**In addition for Salary Increase cover:**

- I am currently insured for Income Protection cover
- I am an Accumulation 1, Accumulation 2 or a Personal Account member
- I am in active employment on the date of application for Salary Increase cover
- If my application is accepted, my total cover will not exceed 69 units of cover
- I acknowledge that Salary Increase cover will only come into effect if my application is received before my total disability.

**In addition for Life Events cover:**

- I have not have applied for Life Events cover in respect of the same instance of the same Life Event
- I am currently insured for Death and/or TPD cover
- I acknowledge that Life Events cover will only come into effect if my application is received before my death or terminal illness or, if I have TPD cover, my date of disablement, or Death and/or TPD cover ceases
- My total cover will not exceed \$3 million in respect of TPD cover.

Signature

Date (DDMMYYYY)



**RETURN YOUR COMPLETED AND SIGNED FORM, AND CERTIFIED COPIES OF YOUR DOCUMENTS (IF APPLICABLE) TO:**

UniSuper  
Level 1, 385 Bourke Street  
Melbourne VIC 3000

Please note that certified copies of your documents must contain an original signature. Faxed or emailed copies will not be accepted.

To verify your identity online, log in to your account at [unisuper.com.au](https://www.unisuper.com.au) and go to 'Verify your identity' under the 'Manage account' tab.



**NEED HELP?**

For more information:

- ➔ email [enquiry@unisuper.com.au](mailto:enquiry@unisuper.com.au), or
- ➔ call 1800 331 685.