

Life events and salary increase cover application form



ABOUT THIS FORM

Complete this form to top up your existing Death and/or Total and Permanent Disablement (TPD) insurance cover using the Life Events option or increase your Income Protection (IP) cover using the Salary Increase option provided by our Insurer.

Read the *Insurance in your super* document available at unisuper.com.au/pds for more information.

PERSONAL ACCOUNT MEMBERS ONLY

If you have an occupation rating of Heavy manual or Special risk, you're unable to 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.

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 to UniSuper 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. If you have any privacy related questions, please call **1800 331 685**.

Returning your form:

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

SECTION 1 YOUR DETAILS

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

Member number

If you're unsure of your member or account 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 (DD/MM/YYYY)

Gender Male Female

Daytime contact number

Email address



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. 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.

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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.

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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 longdistance 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

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.

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 to 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 the *Insurance in your super* document 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 a 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.

- 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 the product disclosure statement (PDS) relevant to my UniSuper membership, and the *Insurance in your super* document
- 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* document
- I acknowledge that I have read and understood the privacy information in my 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 applied for Life Events or Salary Increase cover within the previous 12 months
- I am not applying to increase my Income Protection cover within six months of UniSuper automatically updating this cover (relevant to Accumulation 2 members only)
- 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
 - any Death and/or TPD cover I have ceases
- My total cover will not exceed \$3 million in respect of TPD cover.

Signature

Date

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