

Application to convert or fix insurance cover

ACFI



Use this form to convert or fix your Death only or Death and Total and Permanent Disablement (TPD) cover through LGIASuper.

For details on the difference in premium that will apply, please refer to LGIASuper's *Insurance guide*. If you have a defined benefit you are unable to fix your standard insurance cover as it is provided as part of the package of benefits you receive.

Personal details LGIASuper respects your privacy. All personal information collected is protected in line with LGIASuper's Privacy policy.

Surname	Given name/s	Title	Member Number
Postal address			
Suburb/town	State	Postcode	Country
Telephone (b/h)	Email address	Date of birth / /	

Insurance instructions

- Convert my fixed dollar amount of cover to units
Complete Section 1 and Declaration
- Convert my units of cover to a fixed dollar amount
Complete Section 2 and Declaration
- Fix the number of units of cover I currently have
Complete Section 3 and Declaration

1 Convert my fixed dollar amount of cover to units

For the value of each unit of cover, please refer to LGIASuper's *Insurance guide*.

- Yes, I would like to convert my fixed dollar amount of cover to units (please tick box if correct).
- Yes, I understand my cover will be converted to the number of units relevant to my age (rounded up) needed to provide a similar amount of cover.

If you have answered Yes to both questions, your existing cover will be converted to an equivalent amount of units rounded up to the next whole unit. Any increased cover as a result of rounding up will be for New Events cover. For example, if you had \$50,000 fixed cover and rounded this up to one unit of cover with a value at your age of \$65,000, the additional \$15,000 in cover would be for New Events only, which covers claims arising from a sickness which first becomes apparent or an injury which first occurs on or after the date this application is accepted.

2 Convert my units of cover to a fixed dollar amount

- Yes, I would like to convert my units of cover to a fixed dollar amount (please tick box if correct).

By ticking (✓) Yes above, the dollar value of your units of cover will be converted to an equivalent amount of fixed dollar cover, rounded up to the next \$1,000.

Note: You can only apply to fix all your cover to a dollar amount. This means you cannot have a combination of both units of cover and a fixed dollar amount.

To fix your cover to a dollar amount you must be 61 years or less. Your Death cover will be fixed to age 65, but your Total and Permanent Disablement cover will gradually reduce to nil from ages 61-65 years.



OnePath

OnePath Life Limited (OnePath Life)
ABN 33 009 657 176 AFSL 238341

T 1800 444 396
F 07 3244 4344

E insurance@lgiasuper.com.au
W lgiasuper.com.au

GPO Box 264
Brisbane Qld 4001

LGIASuper Trustee ABN 94 085 088 484 AFS Licence No. 230511
LGIASuper ABN 23 053 121 564

LGIASuper
Let's Grow

3 Fix the number of units of cover I currently have

Yes, I would like to fix the number of units of cover I currently have (please tick box if correct).

By ticking (✓) Yes above, the number of units you currently have will remain the same and will not be recalculated each 1 July.

If you would like to apply for a higher amount of cover, you will need to apply for cover by completing the *Insurance application form* located at the back of LGIAsuper's *Insurance guide*. For a copy visit www.lgiasuper.com.au or contact us. You should read LGIAsuper's *Insurance guide* for a summary of the terms and conditions of the Policy. For a copy visit our website at www.lgiasuper.com.au or call us on 1800 444 396.

Important information

You should read LGIAsuper's *Insurance guide* for a summary of the terms and conditions of the Policy. For a copy visit www.lgiasuper.com.au or contact us.

Duty of disclosure

The Trustee who enters into a life insurance contract in respect of your life has a duty, before entering into the contract, to tell the insurer, OnePath life Limited (Insurer) anything that they know, or could reasonably be expected to know, may affect the Insurer's decision to provide the insurance and on what terms.

The Trustee has this duty until the Insurer agrees to provide the insurance.

The Trustee has the same duty before they extend, vary or reinstate the contract. The Trustee does not need to tell the Insurer anything that:

- reduces the risk the Insurer insures for you; or
- is of common knowledge; or
- the Insurer knows or should know as an insurer; or
- the Insurer waives your duty to tell the Insurer about.

In order for the Trustee to comply with the duty of disclosure, we require you, to tell us (Trustee) and the Insurer, anything you know, or could have reasonably be expected to know, that may affect the Insurer's decision to insure you and on what terms.

If you do not tell the Trustee and the Insurer something that you know, or could reasonably be expected to know, may affect the Insurer's decision to provide the insurance and on what terms, this may be treated as a failure by the Trustee entering into the contract to tell the Insurer something that we must tell the Insurer.

If you do not tell the Insurer something

In exercising the following rights, the Insurer may consider whether different types of cover can constitute separate contracts of life insurance. If they do, the Insurer may apply the following rights separately to each type of cover.

If you do not tell the Insurer or Trustee anything you are required to, and the Insurer would not have provided the insurance or entered into the same contract with the Trustee if you had told the Insurer, the Insurer may avoid the contract within 3 years of entering into it.

If the Insurer chooses not to avoid the contract, the Insurer may, at any time, reduce the amount of insurance provided. This would be worked out using a formula that takes into account the premium that would have been payable in you had told the Insurer and the Trustee everything you should have. However, if the contract provides cover on death, the Insurer may only exercise this right within 3 years of entering into the contract.

If the Insurer chooses not to avoid the contract or reduce the amount of insurance provided, the Insurer may, at any time vary the contract in a way that places the Insurer in the same position it would have been in if you had told the Insurer and Trustee everything you should have. However the right does not apply if the contract provides cover on death.

If the failure to tell the Insurer is fraudulent, the Insurer may refuse to pay a claim and treat the contract as if it never existed.

Declaration

I declare that:

- I understand my duty of disclosure and the effect of non-disclosure under the Insurance Contracts Act 1984.
- I have answered all questions in this application truthfully and correctly (to the best of my knowledge), and have disclosed everything I know that could affect OnePath Life's decision to accept my application.
- I understand that I must advise OnePath Life of any changes in my health from now until I am notified in writing that my application has been accepted.
- I understand that insurance cover through LGIAsuper will be provided to me on the terms contained in LGIAsuper's insurance policy as changed from time to time.
- I have read and understood LGIAsuper's Insurance guide and/or the Defined Benefit account guide or Defined Benefits Fund guide (for members with a defined benefit).
- I consent to the collection, use and disclosure of my personal information in accordance with the LGIAsuper Privacy policy and the OnePath Life Privacy statement set out in LGIAsuper's Insurance guide.
- I understand that if my application is accepted I will be notified in writing and my insurance cover will change in accordance with the direction I have made in this form. The change will be effective from the date OnePath Life accepts this application and provided my member account has adequate funds to meet the premium payable.
- should I wish to apply for or increase my insurance cover through LGIAsuper in the future, I will be required to provide health information to the Insurer and my insurance cover will not start until the Insurer accepts my application for cover.

Signature

Date

Now you have completed this form and signed the declaration, please send it to us by:

Post LGIAsuper
GPO Box 264, Brisbane Qld 4001
Email (scanned copy) insurance@lgiasuper.com.au
Fax 07 3244 4344