

Application to increase cover for new members

AIC



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

Surname	Given name/s	Member number	
Residential address			
Suburb/town	State	Postcode	
Postal address (Write 'as above' if same as residential)	Suburb/town	State	Postcode
Telephone/Mobile	Personal Email	Date of birth / /	

*Please ensure the email address provided is your personal as it may be used to send information of a sensitive and personal nature to it

At work information

Please answer the following questions by inserting a ✓ in the relevant box.

1. Were you at work* on the day your employment started with your employer? ☐ Yes ☐ No
2. If you were not at work* on the day your employment started, were you away because you were sick or injured? ☐ Yes ☐ No

*At work means you were actively performing all the usual duties of your normal occupation, working your usual hours free from any limitation due to illness or injury.

Increase my insurance cover

- ☐ Yes, I would like to increase my Death only cover by 50%* (please tick box if correct) or
- ☐ Yes, I would like to increase my Death and TPD cover by 50%* (please tick box if correct) and/or
- ☐ Yes, I would like to reduce my Income Protection cover waiting period to one of the following:
- ☐ 30 days ☐ 60 days ☐ 90 days ☐ 120 days ☐ 180 days

Note: Queensland Urban Utilities employees have the default 395 day waiting period but as a special offer upon joining can opt for a waiting period of 30, 60, 90, 120 or 180 days. Other employees have the 90 day default waiting period.

*The 50% increase is based on the number of Death only or Death and TPD units you receive upon joining. It is limited to whole units of cover and rounded down. Any increase in cover is subject to New Event cover for 24 months. Please see the *Insurance guide* for further details.

Important information

Increasing your Death only or Death and TPD cover, or reducing your Income Protection waiting period will increase your premiums.

The waiting period is the amount of time you must be totally or partially disabled before any Income Protection benefit can be paid. You cannot receive any Income Protection benefit during the waiting period.

Unless we have a low-risk or professional occupation already recorded for you, the occupational category of standard risk will apply to your cover. If you wish to change your occupational category, you will need to complete the Occupational risk rating change form available from www.lgiasuper.com.au.

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 lgiasuper.com.au or call us on **1800 444 396**.



TAL Life Limited (TAL)
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F 07 3244 4344 W lgiasuper.com.au Brisbane Qld 4001

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



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, TAL 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 TAL Life Limited's decision to accept my application.
- 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.
- I consent to the collection, use and disclosure of my personal information in accordance with the LGIAsuper *Privacy policy summary* and the TAL Life Limited 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 TAL Life Limited accepts this application and provided my member account has adequate funds to meet the premium payable.
- I understand that the information I provide in this application form along with any other statements made or evidence provided in connection with this application will be used by TAL Life Limited to assess whether to accept the application and issue the increased amount of insurance.

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