

Insurance guide

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The information in this document forms part of the *Accumulation account Product Disclosure Statement*, date prepared: 17 June 2019

The insurance cover described in this *Insurance guide* does not apply to LGIASuper members who have a defined benefit.

Unless otherwise stated, all references to Queensland local government in this *Insurance guide* include Queensland local government entities, water businesses and associated employers.



■ SUPERANNUATION ■ INVESTMENT ■ ADVICE ■ INSURANCE

This document has been prepared and issued by LGIASuper Trustee
(ABN 94 085 088 484 AFS Licence No. 230511) ATF LGIASuper (ABN 23 053 121 564)


LGIA^{super}
Let's Grow



To help get you started...

In this section we give you some background information to help you gain an understanding of the insurance benefits available to you as an LGIAsuper member.

This guide is to help you understand your LGIAsuper insurance options.

Definitions and the answers to some frequently asked questions are located towards the back of this publication. If you need any further information call us on **1800 444 396**.

Who is this *Insurance guide* for?

If you're an LGIAsuper member, under the age of 65 and work full time, part time, casually or not at all this *Insurance guide* is for you. It explains in detail:

- the types of insurance available
- whether you are automatically covered and how you can work out your default level of cover
- how much your insurance costs
- rules, conditions and definitions that apply
- how to find out more

The insurance cover described in this *Insurance guide* does not apply to LGIAsuper members who have a defined benefit.

Who is the Insurer?

This insurance is provided through a group policy agreement between LGIAsuper and TAL Life Limited ABN 70 050 109 450 (the Insurer). LGIAsuper could change insurance providers or the type, level or cost of cover provided in the future. We will let you know if there are any changes that may affect you.

This *Insurance guide* has been produced by LGIAsuper Trustee ABN 94 085 088 484 AFS Licence No. 230511 LGIAsuper ABN 23 053 121 564 and provides general information for LGIAsuper members.

Whilst this publication has been prepared with all reasonable care, no responsibility or liability is accepted for any error, omission or mistake however caused. All forecasts and estimates are based on certain assumptions, which may change. If those assumptions change, our forecasts and estimates may also change.

LGIAsuper recommends that you should, before acting on this information, consider your own personal objectives, financial needs and situation. LGIAsuper recommends you consult a licensed financial advisor if you require advice that takes into account your personal circumstances. LGIAsuper has representatives that are authorised to provide personal advice on LGIAsuper products and superannuation in general.

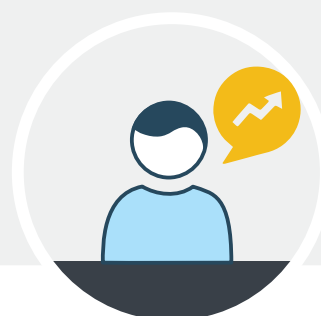
LGIAsuper is the issuer of this guide. From 1 July 2019 the insurance cover is provided by TAL Life Limited (TAL) ABN 70 050 109 450, AFL 237 848. TAL has consented to the insurance statements being disclosed in this guide in the form and context in which it is included, and has not withdrawn its consent as at the date this document was printed.

The contents of this guide relating to insurance benefits need to be read in conjunction with the Policy Document issued to LGIAsuper by the insurer, TAL. Where any differences occur between the two documents, the conditions within the Policy Document prevail. The Policy Document is available on request from LGIAsuper.

Contents

To help you get started	1
Your LGIAsuper insurance cover	6
Death and Total and Permanent Disablement (TPD) cover	7
Additional information	13
Income Protection insurance	26
Other important information	33
Frequently asked questions	35
Definitions	36
TAL's Privacy statement	41
LGIAsuper's Privacy policy summary	42
Insurance application form	42
Application to convert or fix insurance cover	42
Life events application form	42
Occupational risk rating change form	42

**Contact LGIAsuper on 1800 444 396
or visit our website at lgiasuper.com.au
if you would like further information.**



To help you get started (cont.)

Types of death, disability and terminal illness benefits offered.

The table below shows at a glance the types of death, disability and terminal illness benefits we offer our members.

Death, Terminal Illness and Total and Permanent Disablement (TPD)

A one-off, lump-sum payment of the money in your super account plus any insurance cover upon your death, diagnosis of a terminal illness or if you are totally and permanently disabled due to sickness or injury.

See page 7

Death and Terminal Illness

You can opt to change your insurance to death only which gives a one-off, lump sum payment of the money in your super account plus any insurance cover upon your death or diagnosis of a terminal illness.

See page 7

Income Protection

A benefit up to 75% of your monthly salary paid to you for up to 2 years to replace part of your income if you become totally or partially disabled due to sickness or injury. Benefits are payable monthly in arrears after a waiting period.

See page 27



Can all LGIAsuper members get insurance?

Eligible LGIAsuper members automatically receive insurance cover as part of their LGIAsuper membership provided they satisfy certain conditions. This means most LGIAsuper members receive a minimum level of insurance cover without having to apply or show evidence of good health (also called underwriting). The amount and type of insurance you automatically receive is determined by factors such as your age, the date you join LGIAsuper, and how you are employed. The table on the following page gives an overview.



If you work for Queensland local government or an employer sponsor that provides us with your salary annually and are	You will automatically receive this type of cover
<ul style="list-style-type: none"> a permanent, full-time employee a permanent, part-time employee (you work 14.5 hours or more each week) on a fixed-term contract of 6 continuous months or more and you work at least 14.5 hours each week 	Death, Terminal Illness and Total and Permanent Disablement (TPD), Income Protection cover.
<ul style="list-style-type: none"> a permanent, part-time employee (you work less than 14.5 hours each week) employee of an employer sponsor that does not provide us with your salary annually on a fixed-term contract of 6 continuous months or more and you work less than 14.5 hours each week on a fixed-term contract of less than 6 continuous months (regardless of the number of hours you work each week) a non-permanent or casual employee 	
<ul style="list-style-type: none"> 65 years or more 	
If you have joined as a retail public offer member including members that join as a spouse	You will automatically receive this type of cover
<ul style="list-style-type: none"> you are under age 65 	Death, Terminal Illness and Total and Permanent Disablement (TPD).
<ul style="list-style-type: none"> you are 65 years or more 	No insurance is provided and you are unable to apply.
If you have left your Queensland local government or other employer sponsor and	You will automatically receive this type of cover
<ul style="list-style-type: none"> you have insurance 	<p>Any Death, Terminal Illness, TPD or Income Protection cover you have when you resign from local government will continue.</p> <p>You will need to tell us if you work less than 14.5 hours each week so you do not end up paying for insurance you might not be able to make a claim for.</p> <p>You can also apply for insurance or additional insurance subject to underwriting as part of your LGIAsuper membership.</p>
<ul style="list-style-type: none"> you do not have insurance through LGIAsuper 	None. You can still apply for insurance or additional insurance as part of your LGIAsuper membership.

To help you get started (cont.)

Is there a limit to the amount of insurance I automatically receive?

There is a limit to the amount of insurance you automatically receive (that is without underwriting or having to show you are in good health). The limits are called automatic acceptance levels (AALs) and you can read more about them on pages 16 and 28.

Your cover will be restricted to the AAL if your automatic cover takes you over it. To have your cover accepted above the AAL you will need to contact LGIASuper to start the underwriting process. Acceptance of any cover in excess of the AAL is subject to underwriting.

Is the automatic level of cover enough?

Your level of automatic cover isn't necessarily the level of cover that's right for you. Your needs are driven by your lifestyle and your financial commitments and may change over time.

To work out a level of cover that's right for you, go to the insurance calculator on our website.

If you calculate you need more insurance than you automatically receive, you can apply for additional cover. See *Can I apply for additional cover?*

How much cover do I need?

Having the right level of insurance will help relieve the financial burden you and your family potentially face if you have to stop work because of sickness or injury. But how much you need will depend on your personal circumstances.

How can I tell how much cover I already have?

The easiest way to tell how much insurance cover you have is by checking your most recent annual benefit statement.

If you have recently joined LGIASuper check the information you received in your new member pack.

Alternatively you can log into LGIASuper Member online to view a quote of your benefit or call us on **1800 444 396**.

What if I'm not covered?

If you did not automatically receive insurance cover when you joined LGIASuper you can still apply for insurance.

Read this guide for information about the types of cover you can apply for, how much cover you might need and the costs. When you are ready to apply, refer to the *Insurance application form* at the back of this guide. Your application may be subject to underwriting, which means you could be asked to provide evidence of good health, and the Insurer may refuse your application, reduce your level of cover, increase your waiting periods or place exclusions on it.

Can I apply for additional cover?

You can apply for cover if you have previously cancelled your cover and want to re-apply, have previously reduced your cover, or if you simply want to increase the amount of cover you currently have. There are a number of ways to increase your cover. See the information that applies to you in the Death and TPD or Income Protection cover sections.



What if I have insurance elsewhere?

We've used our strength to negotiate an insurance deal at a competitive price.

Read this guide for detailed information about our insurance options and to calculate a price for the level of insurance you need. To work out a level of cover that's right for you, go to the insurance needs calculator on our website. If you need extra cover you can apply for additional insurance.

Do not cancel any existing cover you might have until you confirm your insurance through LGIAsuper is in place.

You should also keep in mind that Income Protection cover generally cancels out other salary replacement cover you might have such as income protection benefits provided by other employers or insurance policies.

! Accidents happen

Over 1,290 people died on Australian roads in 2016.

It is estimated that for every recorded road death in Australia around 20 people are seriously injured. Based on this estimate, more than 25,000 people were seriously injured on Australian roads in 2016.

In Australia, more men than women die on our roads each year and the majority of deaths in 2016 took place in the 40-64 age group.

Source: *Road deaths Australia*,
Bureau of Infrastructure,
Transport and Regional
Economics.

Research shows...

One in six male workers

aged 35-65 is likely to suffer a disability which leaves them unable to work for 6 months or more.

18 Australian families

lose a working parent every day.

More than one in five families

will be impacted by an insurable event in their working lives.

More than half of all Australian families

would have to rely on Centrelink if a family member suffered a terminal illness or passed away.

Source: The Lifewise/NATSEM Underinsurance Report: *Understanding the social and economic costs of underinsurance*, February 2010.

Your LGIASuper insurance cover

LGIASuper's insurance benefits can protect you, your family and your lifestyle against the unexpected, 24 hours a day, 7 days a week up to age 65.

Your insurance cover could help you meet the cost of living if you are temporarily unable to work due to injury or illness, provide you with a lump sum if you are permanently incapacitated or give your family financial security in the event you die.

Most LGIASuper members automatically receive insurance cover as part of their LGIASuper membership. If you are automatically covered it means you have a minimum level of insurance cover without the need to apply or demonstrate you are in good health.

If you are under age 65 and do not have insurance cover you can apply for insurance.

If you want to increase the level of insurance you have you can apply for additional insurance.

What cover is offered?

Three different types of cover are available to LGIASuper members. Terminal Illness cover is included as part of your Death cover. The table below shows each type of insurance, the level of protection given and how and when it is paid to you.

TYPE OF COVER	WHAT IS IT?	HOW IS IT PAID?
Death cover	A one-off, lump sum payment to your LGIASuper account when you die. You are not entitled to Death and TPD cover if you have previously received a TPD benefit.	<ul style="list-style-type: none">• A lump sum as part of your Death benefit• Generally paid to your dependants• It will be paid to your nominated beneficiaries if you have a valid binding death benefit nomination
Terminal Illness cover	An early payment of the Death benefit, which pays to your LGIASuper account a one-off lump sum when you are diagnosed with a terminal illness. Your Death benefit will be reduced by any Terminal Illness benefit you receive.	<ul style="list-style-type: none">• A lump sum paid to you as a pre-payment of your Death benefit
Total and Permanent Disablement (TPD) cover	Pays a one-off lump sum to your LGIASuper account when you are totally and permanently disabled due to sickness or injury. You are not entitled to Death and TPD cover if you have previously received a TPD benefit.	<ul style="list-style-type: none">• A lump sum paid to you as part of your TPD benefit
Income Protection cover (available to members under age 65 who are permanently employed and work at least 14.5 hours each week)	A benefit up to 75% of your monthly salary paid to you for up to 2 years to replace part of your income if you become totally or partially disabled due to sickness or injury. Benefits are payable monthly in arrears after a waiting period.	<ul style="list-style-type: none">• Paid into your nominated bank account each month

Please note Limited Default Cover applies to your default cover if:

- you are joining LGIASuper but you are having an existing employer commencing to pay into LGIASuper (so your membership isn't related to commencing with a new employer), or
- you are re-joining LGIASuper after previously requesting to close your account and your rejoining does not coincide with new employment where LGIASuper is your new employer's default fund.

Death and Total and Permanent Disablement (TPD) cover

Death only and Death and TPD cover is offered to you as part of your LGIAsuper membership.

This information is standard information that applies to all eligible LGIAsuper members. The amount and type of insurance you automatically receive depends on a number of factors including how you are employed.

For information specific to you and your employment circumstances, see *Additional information* on page 13.

What is Death and TPD insurance cover?

Death and TPD insurance cover offers you and your family protection against the financial loss you could experience as a result of illness, injury or death.

How does it work?

If you suffer total and permanent disability or die you or your beneficiaries will be paid a lump-sum insurance benefit in addition to the balance of your LGIAsuper account at the time a claim is made and accepted. A Death (includes terminal illness) or TPD benefit is only paid once and the amount payable on TPD cannot be more than your Death benefit.

Does my cover start straight away?

To receive full and immediate cover you must physically be at work and performing all your normal duties without restriction on the day your cover starts. If you are not at work on that day, or not performing your normal duties without restriction, because of sickness or injury you will still be covered, but under what's called New Events cover (see *Definitions* at the back). This covers you for any sickness or injury that is unrelated to the reason you were away from work on the day your Death or Death and TPD cover was supposed to start. New Events cover remains in place until you resume your normal duties and hours of work for 24 consecutive months.

With LGIAsuper's Death and TPD cover you:

- ✓ can fix your insurance cover at a specified level
- ✓ will have your sum insured automatically recalculated in line with your age and salary increases each 1 July while working more than 14.5 hours each week (and subject to other conditions) if you have a Queensland local government or other employer sponsor which provides us with your salary annually
- ✓ can opt into even lower premiums if you work in a low risk or professional occupation
- ✓ are automatically covered for Terminal Illness as part of your Death cover
- ✓ can opt to choose Death only cover

Death and Total and Permanent Disablement (TPD) cover (cont.)

When does my Death and TPD insurance cover end?

Your insurance cover will end on your 65th birthday.
Your cover will also end if you:

- are not receiving contributions in your account and your balance falls to zero
- leave LGIAsuper or withdraw your full balance by transferring your super to another fund
- are paid a TPD benefit which is equal to your Death benefit
- are paid a Terminal Illness benefit equal to your Death benefit
- cancel your insurance in writing by completing an *Insurance cancellation form*
- are a non-Australian resident who holds a visa and temporarily leave Australia for more than 3 months
- are a non-Australian resident who holds a visa and permanently leave Australia (your cover will end 30 days from the time you permanently leave Australia)
- are a non-Australian resident and your visa is no longer valid
- commence Active Service with the armed forces of any country (except if you are a member of the Defence Force Reserve, in which case your cover will stop only when you become the subject of a call-out order under the *Defence Act (Cth) 1903*)
- the date your account has not received a contribution for a continuous period of 16 months, unless you have made an election to keep your insurance cover
- no longer satisfy the eligibility requirements
- die.

How much cover do I get?

The amount of Death and TPD cover you receive depends on your employment. See page 13 for more information.

Limits apply

Without underwriting

If you are a Queensland local government employee or have an employer sponsor which provides us with your salary annually there are limits (called automatic acceptance limits or AALs) on the amount of cover you can have without underwriting, or having to complete a medical questionnaire to show you are in good health. These exclude most life event increases and any special offers. See page 13 for more information.

With underwriting

THE MAXIMUM LEVELS OF COVER YOU CAN HAVE ARE

Death	\$5 million
Terminal Illness	lesser of your Death cover or \$2.5 million
Death and TPD	\$5 million for Death and \$3 million for TPD

What if I don't have cover or want more cover?

You can apply for cover or increase your cover a number of ways depending on your employment and the type of LGIAsuper account you have. For more information, turn to the *Additional information* section on page 13.

If you apply for cover above the automatic acceptance level or increase your cover after you join LGIAsuper, the Insurer will assess your application for cover and may impose a medical exclusion on any additional risk associated with providing you cover. We will advise you if this happens.

Life events

Life can change quickly. So it's good to know that if you're getting married (or divorced), expecting a child or taking out a mortgage, your insurance will keep pace with the change. If you are an LGIAsuper member, and have not chosen to fix your cover, you can apply for up to an extra 2 units of Death only or Death and TPD cover without underwriting as you experience certain life events. To find out what type of life events count and how to apply, see the *Additional information* on page 13.

Your premiums

The way to calculate your insurance varies depending on your account type, occupation and whether you have units of cover or fixed cover.

To calculate your premium you need to know how many units you automatically receive and/or the value of each unit. The level of cover you automatically receive depends on factors such as your account type, your employment and your age.

To work out your default level of cover, refer to the *Additional information* on page 13, find the account and employment that relates to you and then locate the relevant unit tables.

Your occupational risk

The premium for your Death and TPD insurance is directly related to the risk of your occupation.

All LGIASuper members automatically default to the standard occupational risk premium rate. If you tell us you work in a low risk or professional occupation you could receive a discount on your premium as long as you complete the *Occupational risk rating change form*, located at the back of this guide and on our website.

Qualification for an occupational premium discount is at the discretion of the Insurer. The discount will apply from the date the Insurer determines you qualify for a premium discount. (See *Definitions* on page 36) to find out more about low risk and professional occupations.

Low-risk occupation

You might be in an administrative or clerical type role and spend at least 80% of your total working time in an office or similar environment carrying out office-based duties.

Professional occupation

(a) You are a professional white-collar worker with a university degree qualification relevant to your field (e.g. lawyer, doctor, solicitor, accountant, any member of a professional institute or a member registered by a government body) and you spend at least 80% of your total working time in an office or similar environment carrying out those office based duties

OR

(b) You are an executive or senior managerial white-collar worker employed by an independent employer earning an annual salary package in excess of \$100,000 (including any superannuation contributions made by, or on behalf of, your employer) and you spend at least 80% of your total working time in an office or similar environment carrying out those office based duties.

Premiums are deducted automatically from your super account in monthly instalments in arrears.

TABLE C
Premiums per week per unit of cover

Occupational risk rating	Weekly Death and TPD cover premium per unit of cover	Weekly Death only cover premium per unit of cover
Standard	\$1.32	\$0.67
Low risk	\$1.02	\$0.51
Professional	\$0.87	\$0.43

The above premium rates include an Insurance fee and any applicable Stamp Duty and GST.

Example

The following example shows you how to work out your premium based on your occupational risk rating.

A new member with an Accumulation account who works full time with an employer sponsor which provides us with his salary annually.

Derek

**SUPERANNUATION SALARY
ON JOINING LGIASUPER**
\$60,000

CURRENT AGE
35 years

UNITS OF COVER
6. This is Derek's default level of cover rounded up to the nearest units. Read *Additional information* on page 13 to find out how many units you will have.

ANNUAL PREMIUM DEATH AND TPD COVER

STANDARD
6 units x \$1.32 x 52 weeks
= \$411.84

LOW RISK
6 units x \$1.02 x 52 weeks
= \$318.24

PROFESSIONAL
6 units x \$0.87 x 52 weeks
= \$271.44

DEATH COVER ONLY

STANDARD
6 units x \$0.67 x 52 weeks
= \$209.04

LOW RISK
6 units x \$0.51 x 52 weeks
= \$159.12

PROFESSIONAL
6 units x \$0.43 x 52 weeks
= \$134.16

Death and Total and Permanent Disablement (TPD) cover (cont.)

You can fix your cover

You can fix the number of units of cover you have at any time. If you choose to do this, there will be no recalculation of your number of units each 1 July (recalculation applies to Queensland local government employees only or other employer sponsor which provides us with your salary annually), however the value of each unit will reduce with your age at 1 July each year.

You can also fix your Death and TPD insurance to a dollar amount as long as you are 61 years or under. This fixed dollar amount will not decrease each year like units of cover or be recalculated each 1 July (recalculation applies to Queensland local government employees or other employees of an employer sponsor which provides us with your salary annually). If you fix your insurance to a dollar amount you are not eligible for extra cover when you experience a life event. For information on life events turn to page 17.

If you choose to fix your insurance cover to a dollar amount you are asking us to fix your full Death and TPD insurance cover.

Between the ages of 61 and 64, in the event of a claim, your TPD insurance cover will be assessed on the following basis:

AGE	ASSESSED UNDER PARTS 1), 2), 3), 4) AND 5)	ASSESSED UNDER PARTS 2), 3), 4) AND 5)
60	100%	0%
61	80%	20%
62	60%	40%
63	40%	60%
64	20%	80%
65	Nil Cover	Nil cover

See the definition of Total and Permanent Disablement on page 40 for details on the parts of the definition applicable.

You are only able to transfer your Death and TPD cover from unit-based cover to fixed cover, or from fixed cover to unit-based cover once every 12 months. See *How much does my Death and TPD insurance cost?* for premiums. To fix your cover you will need to complete the *Application to convert or fix insurance cover* form at the back of this guide.

If you request to fix your Death and TPD cover to a level in excess of your existing cover you will be asked to provide medical evidence and the increased cover will be subject to acceptance by the Insurer.

Please note that any increase in your sum insured that occurs as a result of going from fixed to unfixed cover or vice versa will be subject to New Event Cover for 24 months.

Example

Derek

The following example shows you how to work out your fixed-cover premium.

A new member with an Accumulation account who works full time with local government or other employer sponsor which provides us with his salary annually. Derek wants to fix his cover to a specific dollar amount.

Superannuation salary on joining LGIASuper
\$60,000

Current age
35 years

Amount of cover
\$390,000 This is Derek's default level of cover rounded up to the nearest unit and then converted to a dollar amount. Read *Additional information* on page 13 for details.

The following example shows you how to work out your fixed-cover premium.

ANNUAL PREMIUM DEATH AND TPD COVER

STANDARD

$\$390,000 \div 1,000 \times \1.16 (as per Table D)
= \$452.40 each year

LOW RISK

$\$390,000 \div 1,000 \times \0.86 (as per Table D)
= \$335.40 each year

PROFESSIONAL

$\$390,000 \div 1,000 \times \0.73 (as per Table D)
= \$284.70 each year

DEATH COVER ONLY

STANDARD

$\$390,000 \div 1,000 \times \0.61 (as per Table D)
= \$237.90 each year

LOW RISK

$\$390,000 \div 1,000 \times \0.42 (as per Table D)
= \$163.80 each year

PROFESSIONAL

$\$390,000 \div 1,000 \times \0.36 (as per Table D)
= \$140.40 each year

TABLE D
Annual fixed cover premium rates per \$1,000 sum insured

Age	Standard		Low risk		Professional	
	Death Only	Death & TPD	Death Only	Death & TPD	Death Only	Death & TPD
15	\$0.61	\$1.16	\$0.42	\$0.86	\$0.36	\$0.73
16	\$0.61	\$1.16	\$0.42	\$0.86	\$0.36	\$0.73
17	\$0.61	\$1.16	\$0.42	\$0.86	\$0.36	\$0.73
18	\$0.61	\$1.16	\$0.42	\$0.86	\$0.36	\$0.73
19	\$0.61	\$1.16	\$0.42	\$0.86	\$0.36	\$0.73
20	\$0.61	\$1.16	\$0.42	\$0.86	\$0.36	\$0.73
21	\$0.61	\$1.16	\$0.42	\$0.86	\$0.36	\$0.73
22	\$0.61	\$1.16	\$0.42	\$0.86	\$0.36	\$0.73
23	\$0.61	\$1.16	\$0.42	\$0.86	\$0.36	\$0.73
24	\$0.61	\$1.16	\$0.42	\$0.86	\$0.36	\$0.73
25	\$0.61	\$1.16	\$0.42	\$0.86	\$0.36	\$0.73
26	\$0.61	\$1.16	\$0.42	\$0.86	\$0.36	\$0.73
27	\$0.61	\$1.16	\$0.42	\$0.86	\$0.36	\$0.73
28	\$0.61	\$1.16	\$0.42	\$0.86	\$0.36	\$0.73
29	\$0.61	\$1.16	\$0.42	\$0.86	\$0.36	\$0.73
30	\$0.61	\$1.16	\$0.42	\$0.86	\$0.36	\$0.73
31	\$0.61	\$1.16	\$0.42	\$0.86	\$0.36	\$0.73
32	\$0.61	\$1.16	\$0.42	\$0.86	\$0.36	\$0.73
33	\$0.61	\$1.16	\$0.42	\$0.86	\$0.36	\$0.73
34	\$0.61	\$1.16	\$0.42	\$0.86	\$0.36	\$0.73
35	\$0.61	\$1.16	\$0.42	\$0.86	\$0.36	\$0.73
36	\$0.66	\$1.22	\$0.45	\$0.90	\$0.39	\$0.77
37	\$0.70	\$1.32	\$0.47	\$0.97	\$0.42	\$0.83
38	\$0.77	\$1.45	\$0.54	\$1.06	\$0.45	\$0.92
39	\$0.86	\$1.63	\$0.60	\$1.19	\$0.51	\$1.02
40	\$0.99	\$1.88	\$0.69	\$1.36	\$0.59	\$1.17
41	\$1.12	\$2.11	\$0.77	\$1.54	\$0.67	\$1.32
42	\$1.22	\$2.29	\$0.84	\$1.69	\$0.73	\$1.43
43	\$1.33	\$2.53	\$0.93	\$1.85	\$0.80	\$1.59
44	\$1.48	\$2.81	\$1.03	\$2.06	\$0.89	\$1.76
45	\$1.63	\$3.05	\$1.12	\$2.23	\$0.96	\$1.92
46	\$1.79	\$3.37	\$1.23	\$2.47	\$1.06	\$2.12
47	\$1.98	\$3.74	\$1.36	\$2.73	\$1.17	\$2.35
48	\$2.13	\$4.04	\$1.48	\$2.96	\$1.28	\$2.55
49	\$2.34	\$4.41	\$1.62	\$3.24	\$1.38	\$2.78
50	\$2.58	\$4.85	\$1.79	\$3.56	\$1.53	\$3.05
51	\$2.86	\$5.39	\$1.98	\$3.95	\$1.70	\$3.38
52	\$3.21	\$6.06	\$2.22	\$4.44	\$1.90	\$3.82
53	\$3.68	\$6.93	\$2.55	\$5.08	\$2.18	\$4.35
54	\$4.28	\$8.09	\$2.96	\$5.93	\$2.55	\$5.08
55	\$5.14	\$9.71	\$3.56	\$7.12	\$3.05	\$6.10
56	\$5.94	\$11.21	\$4.11	\$8.22	\$3.53	\$7.05
57	\$6.69	\$12.61	\$4.64	\$9.25	\$3.97	\$7.93
58	\$7.65	\$14.41	\$5.29	\$10.58	\$4.54	\$9.06
59	\$8.92	\$16.83	\$6.17	\$12.33	\$5.29	\$10.58
60	\$8.92	\$16.83	\$6.17	\$12.33	\$5.29	\$10.58
61	\$8.92	\$16.83	\$6.17	\$12.33	\$5.29	\$10.58
62	\$8.92	\$16.83	\$6.17	\$12.33	\$5.29	\$10.58
63	\$8.92	\$16.83	\$6.17	\$12.33	\$5.29	\$10.58
64	\$10.70	\$20.18	\$7.41	\$14.81	\$6.35	\$12.70

The above premium rates include an Insurance fee and any applicable Stamp Duty and GST.

Death and Total and Permanent Disablement (TPD) cover (cont.)

You can reduce or cancel your Death and TPD cover

You can choose to:

- decrease your Death and TPD cover
- have part or all of your units of cover as Death only
- cancel your Death and TPD cover altogether at any time.

Generally, if you choose to reduce your cover below your default level of units, your unit balance will not be recalculated each 1 July (recalculation only applies if you work for local government or have an employer sponsor which provides us with your salary annually). If you ask to have your cover reinstated after you have reduced or cancelled your cover, you will be asked to provide medical evidence showing you are in good health (except for when you experience specified life events).

Are there exclusions on my insurance?

In the event of war involving Australia, New Zealand or your country of residence, the Insurer may exclude cover (not pay a claim) for any event that gives rise to a claim that is caused directly or indirectly, wholly or partially, by such war.

In addition, any voluntary cover taken up after 1 July 2015 will not include events such as suicide and self-inflicted injuries.

What if I take approved leave, parental leave or travel or work overseas?

If you take annual or long-service leave, maternity or paternity leave, leave without pay, a mid-career break, or travel overseas your Death and TPD insurance cover will continue.

Your leave must be approved by your employer and you must continue to pay premiums during that time.

If you take leave for more than 24 continuous months and suffer an injury or illness that leads to your total and permanent disablement, you will be assessed for a TPD benefit on parts 2, 3, and 4 of the TPD definition (see *Definitions* on page 36), unless you request an extension from the Insurer before your 24 months leave expires and your request is approved by them. Your full cover will be reinstated when your leave finishes and you return to work.

When does underwriting apply?

If you wish to increase your Death and TPD cover or you require Death and TPD cover in excess of the AAL (see page 8 for details), you will need to be underwritten. This means you will have to show evidence of good health. Life event increases do not count towards the AAL. (See the employment section that applies to you for information on life events. Refer to page 13 for details).

Your existing cover will remain in place while you wait for your application to be underwritten. See *Frequently asked questions* on page 35 for details and the *Definitions* section on page 36.

Additional information

The amount and type of insurance you receive, the limits that apply and whether your insurance is automatically recalculated each year depends on your account type, your age and the way you are employed.

Use the list of contents below to locate the type of account and/or employment you have.
Then read the additional information that applies to you.

Type 1

page 14

Queensland local government or other employer sponsor which provides us with your salary annually*

Permanent full-time employees (including councillors)

Permanent part-time employees (including councillors)
(who work more than 14.5 hours each week)

Employees on a fixed-term contract of 6 continuous months or more
(who work more than 14.5 hours each week)

Type 2

page 18

Queensland local government or other employer sponsor which doesn't provide us with your salary annually*

Flexible, permanent part-time employees (including councillors)
(who work less than 14.5 hours each week)

Employees on a fixed-term contract for 6 continuous months or more
(who work less than 14.5 hours each week)

Employees on a fixed-term contract of less than 6 continuous months
(regardless of the hours you work each week)

Non-permanent or casual employees

Type 3

page 22

For members who join LGIAsuper directly

Type 4

page 24

For members who leave their local government or employer sponsor

*Includes Queensland local government entities, water businesses and associated employers





Queensland local government or other employer sponsor that provides us your income annually

Permanent full-time employees (including councillors)

Permanent part-time employees (including councillors) (who work more than 14.5 hours each week)

Employees on a fixed-term contract of 6 continuous months or more (who work more than 14.5 hours each week)

Am I automatically covered?

Most LGIASuper members receive a minimum level of insurance cover without having to apply or show evidence of good health (also called underwriting). This minimum level of cover is called automatic cover. You can also apply to increase your cover, however you could be asked to show evidence of good health. See *What other ways can I increase my cover?* for details.

The amount and type of insurance you automatically receive is determined by factors such as your age, the date you join LGIASuper, and how you are employed.

If you are less than 65 years of age and employed as listed in the table below you will automatically receive the corresponding type of cover.

Your classification as a Type 1 member is based on information provided by your employer. If the classification is incorrect you must tell us within 30 days from the date on your *Welcome letter* (see the letter in your new member pack) otherwise your automatic cover will remain based on the information given to us by your employer and any request to increase it will be subject to underwriting.

If you are an existing LGIASuper member and your employment status changes to 'Type 1', your insurance will be recalculated automatically subject to a minimum of your existing level of cover.

If you work for Queensland local government or another employer sponsor that provides us with your salary annually* and are	You will automatically receive this type of cover	Which gives you this much default cover
<ul style="list-style-type: none"> a permanent, full-time employee a permanent, part-time employee (you work 14.5 hours or more each week) on a fixed-term contract of 6 continuous months or more and you work at least 14.5 hours each week 	Death, Terminal Illness and Total and Permanent Disablement (TPD)	<p>The greater of 4 units or a multiple times salary (table A) with the equivalent dollar value converted to units of cover, rounded up to the nearest whole unit (table B).</p> <p>If you already have a higher number of units, the number of units you have will remain unchanged.</p> <p>The multiple is determined using your age (table A). Salary is your annual salary on the date you start your employment or the salary your employer tells us about at 1 July each year.</p>
<ul style="list-style-type: none"> 65 years or more 	No insurance is provided and you are unable to apply.	No insurance is provided and you are unable to apply.

Death only or Death and TPD insurance units tables

You can work out the value of your default cover using the tables on this page and referring to the example calculation. You'll notice as your age increases, the value of your insurance cover decreases unless you apply for additional cover, your salary increases or you choose to fix your cover to a specific dollar amount. All insurance cover stops when you reach age 65.

EXAMPLE

Derek

Derek is a new member with an Accumulation account, and works for an eligible employer sponsor that provides us with his salary annually.

CURRENT AGE

35 years

SUPERANNUATION SALARY ON JOINING LGIASUPER

\$60,000

MULTIPLE OF SALARY (FROM TABLE A)

5.60

DEFAULT LEVEL OF COVER

$\$60,000 \times 5.60 = \$336,000$ (or 5.17 units)

ROUNDED UP TO THE NEXT WHOLE UNIT OF COVER

\$390,000

(6 units rounded up x \$65,000 per unit from Table B)

TABLE A
multiple of salary

Age	Multiple of salary
up to 30	7.50
31	7.20
32	6.80
33	6.40
34	6.00
35	5.60
36	5.20
37	4.90
38	4.60
39	4.30
40	4.00
41	3.75
42	3.50
43	3.25
44	3.00
45	2.76
46	2.54
47	2.34
48	2.16
49	1.98
50	1.80
51	1.62
52	1.44
53	1.26
54	1.08
55	0.90
56	0.72
57	0.58
58	0.46
59	0.36
60	0.28
61	0.28
62	0.28
63	0.28
64	0.28
65	0.00

TABLE B
value of 1 unit
of Death only or
Death and TPD
cover by current age

Current age	Value of 1 unit of cover
15 to 35	\$65,000
36	\$61,750
37	\$57,428
38	\$52,259
39	\$46,511
40	\$40,464
41	\$36,000
42	\$33,000
43	\$30,000
44	\$27,000
45	\$24,750
46	\$22,500
47	\$20,280
48	\$18,720
49	\$17,160
50	\$15,600
51	\$14,040
52	\$12,480
53	\$10,920
54	\$9,360
55	\$7,800
56	\$6,750
57	\$6,000
58	\$5,250
59	\$4,500
60	\$3,700
61	\$2,900
62	\$2,100
63	\$1,300
64	\$1,000
65	\$0

Type 1 members (cont.)

Limits apply

There is a limit to the amount of cover you can have with and without underwriting (the need to complete a medical questionnaire or provide medical evidence of good health). The maximum amount of cover you can have without underwriting is called the automatic acceptance limit (or AAL). The limits in the table below apply to permanent Queensland local government employees or another employer sponsor that provides us with your salary annually (including employees on a fixed-term contract for 6 continuous months or more) who work at least 14.5 hours each week.

TYPE OF INSURANCE	AALS (LIMITS WITHOUT UNDERWRITING)	LIMITS WITH UNDERWRITING
Death only	\$1 million	\$5 million
Terminal Illness	\$1 million	\$2.5 million or your Death cover, whichever is less
Death and TPD	\$1 million	\$5 million for death \$3 million for TPD

Additional cover

You can apply for cover if you have previously cancelled your cover and want to re-apply, have previously reduced your cover, or if you simply want to increase the amount of cover you currently have.

If you apply for cover above the AAL or increase your cover after you join LGIASuper (excludes new members who apply to increase their cover upon joining) the Insurer will assess your application for cover and may impose a medical exclusion on any additional risk associated with providing you cover. We will advise you if this happens.

When you have worked out the level of cover you need, apply for additional cover by completing the *Insurance application form* at the back of this guide.

What other ways can I increase my cover?

Refer below to see the other ways you can increase your insurance cover if you are permanently employed by a Queensland local government or another employer sponsor that provides us with your salary annually (including employees on a fixed-term contract for 6 continuous months or more) and work at least 14.5 hours each week.

Special offer — increase your cover upon joining

When you join LGIASuper you can increase the number of default units you have by 50% without underwriting. This means you can increase your cover without

showing medical evidence to prove you are in good health. This is subject to the AAL and New Events cover for the first 24 months after this cover is taken out.

See the table under *Am I automatically covered?* to work out your default cover, then simply multiply the number of default units you will get by 50%. Your cover will be rounded down to whole units of cover.

To take advantage of this special offer and increase your units of cover without underwriting upon joining you must complete the special offer form in your new member pack and return it to us within 30 days from the date of your *Welcome* letter.

Special offer increases in the number of units of cover you have will be treated as additional units of cover in excess of the default level of units (which is recalculated each 1 July).

Have your cover automatically recalculated each 1 July

Your insurance is linked to your superannuation salary. This means LGIASuper will re-calculate your default insurance cover at 1 July each year using the default multiple of salary (Table A) as long as:

- your employer tells us your new salary
- you are a permanent employee of a Queensland local government or another employer sponsor that provides us with your salary annually (including employees on a fixed-term contract for 6 continuous months or more) and work at least 14.5 hours each week
- you have not chosen to fix your level of cover to either a specific number of units or a fixed dollar amount or opted out of the default altogether

If the number of default units you have increases when recalculated, you automatically receive the increase in cover. Any additional units of cover you have in excess of your default level of units will remain unchanged and be added to your revised default units of cover.

If your number of default units remain unchanged or decrease when recalculated your number of units will remain unchanged.

Your recalculated cover is...

The greater of:

4 units of cover for your age at 1 July each year

OR

Multiple of your salary for your age at 1 July each year, multiplied by your salary at 1 July each year

If you already have a higher number of units the number you have will remain unchanged.

When you leave your employer that provides us with your salary annually your insurance is no longer linked to your salary. Your cover is converted to the closest number of units (rounded up to the nearest whole unit) so that your cover is the same or slightly greater. Your premiums will be calculated the same way as a non-permanent employee. See page 24 for details.

Life events

It's good to know your insurance will keep up with you as your life changes and you experience certain events. As long as you are under age 55 and have not chosen to fix your cover you can apply to increase your Death only or Death and TPD cover by up to an extra 2 units without underwriting as you experience the milestones listed in the *Types of life events* table.

Underwriting will apply if you wish to increase your cover outside a life event or in excess of the life event maximum (2 units of cover per event up to a maximum of three events).

To apply for an increase in your units of cover when you experience a life event, you must complete a *Life events application* form, available at the back of this guide. You will also need to show proof you have experienced the life event as detailed in the *Types of life events* table.

HOW LIFE EVENT INCREASES WORK

All life events are subject to the following conditions:

- you must already have some cover
- you can only apply for a maximum of 2 additional units of cover
- you can only increase TPD cover if you already have TPD cover
- you can only apply once in any 12 month period, subject to a maximum of three events during your membership
- you must not have lodged a claim at the time you apply for a life event increase
- all the conditions of the life event must be met and the Insurer accepts your application
- you must apply to increase your cover within 60 days of experiencing your life event
- any exclusions you have will continue to apply to your cover
- you cannot apply if you have had an underwriting application denied by the Insurer
- you must be under age 55
- your increased cover will start from the date all requirements are received and your application has been accepted by the Insurer, and not at the time the event occurred.

TYPES OF LIFE EVENTS

Life events available to you are	As long as you can show this proof
You or your spouse giving birth to or adopting a child	A copy of your child's birth certificate or adoption documentation
Getting married or divorced	A copy of your full marriage or divorce certificate
Taking out a new mortgage or increasing your existing mortgage by \$100,000 or more on your principal place of residence with an accredited mortgage provider*	If you take out a new mortgage: written confirmation from your accredited mortgage provider(s)* detailing the amount and effective date of the mortgage. If you increase your mortgage with your existing or different mortgage provider: written confirmation from your accredited mortgage provider(s)* detailing the amount of your mortgage immediately before you increased it, the effective date of the increase and the amount of the mortgage after the increase
Two years or more in an interdependent relationship (see Definitions on page 38)	Bank statements, phone, electricity bills or any other evidence to show you have been in this relationship for at least 2 years
Your spouse's death	A copy of your spouse's death certificate

* Accredited mortgage provider means an authorised deposit-taking institution (as defined by the *Banking Act 1959*) or other reputable financial services business, program or trustee which provides mortgage loans as part of its ordinary business activities and is accredited with the Mortgage Industry Association of Australia.



Queensland local government or other employer sponsor which doesn't provide us with your salary annually*

Flexible, permanent part-time employees (including councillors) (who work less than 14.5 hours each week)

Employees on a fixed-term contract for 6 continuous months or more (who work less than 14.5 hours each week)

Employees on a fixed-term contract of less than 6 continuous months (regardless of the hours you work each week)

Non-permanent or casual employees

Am I automatically covered?

Most LGIASuper members receive a minimum level of insurance cover without having to apply or show evidence of good health (also called underwriting). This minimum level of cover is called automatic cover.

If you don't receive automatic cover or if you want more cover than the level you automatically get you can apply to increase your cover. By doing so you could be asked to show evidence of good health. See *Additional cover* for details.

The amount and type of insurance you automatically receive is determined by factors such as your age, the date you join LGIASuper, and how you are employed. Your classification as a Type 2 member is based on information provided by your employer. If the classification is incorrect you must tell us within 30 days from the date on your *Welcome letter* (see the letter in your new member pack) otherwise your automatic cover will remain based on the information given to us by your employer and any request to increase it will be subject to underwriting.

If you work for Queensland local government or another employer sponsor that doesn't provide us with your salary annually* and are	You will automatically receive this type of cover	Which gives you this much default cover
<ul style="list-style-type: none">a permanent, part-time employee (you work less than 14.5 hours each week)on a fixed-term contract of 6 continuous months or more and you work less than 14.5 hours each weekon a fixed-term contract of less than 6 continuous months (regardless of the number of hours you work each week)a non-permanent or casual employee	Death, Terminal Illness and Total and Permanent Disablement (TPD)	4 units (see Table B). If you already have a higher number of units, the number of units you have will remain unchanged.
<ul style="list-style-type: none">65 years or more	No insurance is provided and you are unable to apply.	No insurance is provided and you are unable to apply.

*Includes Queensland local government entities, water businesses and associated employers

Death only or Death and TPD insurance units tables

You can work out the value of your default units of cover using the table below and referring to the example calculation. Table B shows you the value of 1 unit of cover for your age. You'll notice as your age increases, the value of your insurance cover decreases unless you apply for additional cover or you choose to fix your cover to a specific dollar amount. All insurance cover stops when you reach age 65.

TABLE B
Value of 1 unit of Death only or
Death and TPD cover by current age

Current age	Value of 1 unit of cover
15 to age 35	\$65,000
36	\$61,750
37	\$57,428
38	\$52,259
39	\$46,511
40	\$40,464
41	\$36,000
42	\$33,000
43	\$30,000
44	\$27,000
45	\$24,750
46	\$22,500
47	\$20,280
48	\$18,720
49	\$17,160
50	\$15,600
51	\$14,040
52	\$12,480
53	\$10,920
54	\$9,360
55	\$7,800
56	\$6,750
57	\$6,000
58	\$5,250
59	\$4,500
60	\$3,700
61	\$2,900
62	\$2,100
63	\$1,300
64	\$1,000
65	\$0

EXAMPLE

Derek

Derek is a new member with an Accumulation account. He is working in a casual role for an eligible employer sponsor.

Current age

35 years

Value of 1 unit of cover (from table B)

\$65,000

Default level of cover

\$65,000 x 4 units = \$260,000

Additional cover

You can apply for cover if you have no cover, previously cancelled your cover and want to re-apply, have previously reduced your cover, or if you simply want to increase the amount of cover you currently have.

If you apply for cover after you join LGIAsuper the Insurer will assess your application for cover and may impose a medical exclusion on any additional risk associated with providing you cover. We will advise you if this happens.

When you have worked out the level of cover you need and the premium, apply for additional cover by completing the *Insurance application form* at the back of this guide.

Limits apply

There is a limit to the amount of cover you can have with and without underwriting (without the need to complete a medical questionnaire or provide medical evidence of good health).

The maximum amount of cover you can have without underwriting is called the automatic acceptance limit (or AAL). The limits in the table on the following page apply to:

- flexible, permanent part-time employees (who work less than 14.5 hours each week)
- employees on a fixed-term contract for 6 continuous months or more (who work less than 14.5 hours each week)
- employees on a fixed-term contract of less than 6 continuous months (regardless of the hours you work each week)
- non-permanent or casual employees.

Type 2 members (cont.)

TYPE OF INSURANCE	AALS (LIMITS WITHOUT UNDERWRITING)	LIMITS WITH UNDERWRITING
Death only	Equal to the default cover without the need to complete a medical questionnaire or provide medical evidence of good health.	\$5 million
Terminal Illness	Equal to the default cover without the need to complete a medical questionnaire or provide medical evidence of good health.	\$2.5 million or your Death cover, whichever is less
Death and TPD	Equal to the default cover without the need to complete a medical questionnaire or provide medical evidence of good health.	\$5 million for death \$3 million for TPD

Life events

It's good to know your insurance will keep up with you as your life changes and you experience certain events. If you are under age 55, and have not chosen to fix your cover you can apply to increase your Death only or Death and TPD cover by up to an extra 2 units without underwriting as you experience the milestones listed in the *Types of life events* table. Underwriting will apply if you wish to increase your cover outside a life event or in excess of the life event maximum (2 units of cover per event up to a maximum of three events).

To apply for an increase in your units of cover when you experience a life event, you must complete a *Life events application* form, available at the back of this guide. You will also need to show proof you have experienced the life event as detailed in the *Types of life events* table.

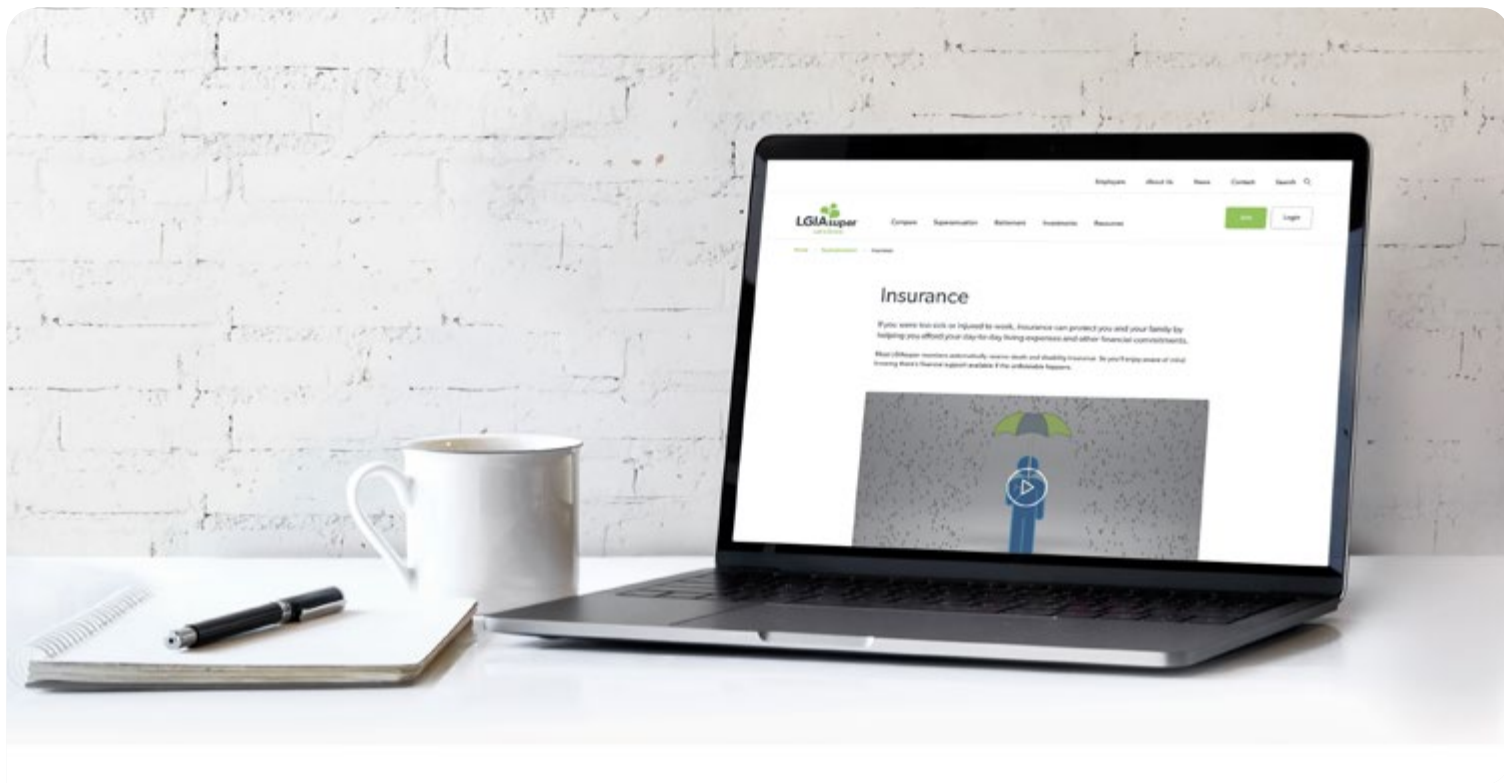
Special offer — increase your cover upon joining

When you join LGIAsuper you can increase the number of default units you have by 50% without underwriting. This means you can increase your cover without showing medical evidence to prove you are in good health. This is subject to the AAL and New Events cover for the first 24 months after this cover is taken out.

HOW LIFE EVENT INCREASES WORK

All life events are subject to the following conditions:

- you must already have some units of cover
- you can only apply for a maximum of 2 additional units of cover
- you can only increase TPD cover if you already have TPD cover
- you can only apply once in any 12 month period, subject to a maximum of three events during your membership
- you must not have lodged a claim at the time you apply for a life event increase
- all the conditions of the life event must be met and the Insurer accepts your application
- you must apply to increase your cover within 60 days of experiencing your life event
- any exclusions you have will continue to apply to your cover
- you cannot apply if you have had an underwriting application denied by the Insurer
- you must be under age 55
- your increased cover will start from the date all requirements are received and your application has been accepted by the Insurer, and not at the time the event occurred.



TYPES OF LIFE EVENTS

Life events available to you are	As long as you can show this proof
You or your spouse giving birth to or adopting a child	A copy of your child's birth certificate or adoption documentation
Getting married or divorced	A copy of your full marriage or divorce certificate
Taking out a new mortgage or increasing your existing mortgage by \$100,000 or more on your principal place of residence with an accredited mortgage provider*	If you take out a new mortgage: written confirmation from your accredited mortgage provider(s)* detailing the amount and effective date of the mortgage. If you increase your mortgage with your existing or different mortgage provider: written confirmation from your accredited mortgage provider(s)* detailing the amount of your mortgage immediately before you increased it, the effective date of the increase and the amount of the mortgage after the increase
Two years or more in an interdependent relationship (see <i>Definitions</i> on page 38)	Bank statements, phone, electricity bills or any other evidence to show you have been in this relationship for at least 2 years
Your spouse's death	A copy of your spouse's death certificate

* Accredited mortgage provider means an authorised deposit-taking institution (as defined by the Banking Act 1959) or other reputable financial services business, program or trustee which provides mortgage loans as part of its ordinary business activities and is accredited with the Mortgage Industry Association of Australia.

TYPE

3

Members who join directly

A member who joins LGIASuper directly rather than through their employer receives 4 units of default Death and TPD cover as per Table B.

This cover is subject to an exclusion of any pre-existing medical condition that exists within 5 years prior to cover commencing. You or your employer must contribute to your LGIASuper account within 21 days of joining otherwise your insurance will lapse. If you want to increase your cover at any time you can apply for additional insurance — see *Can I apply for additional cover?* on page 23 for more information.

To apply for additional cover you will need to complete a medical questionnaire or provide medical evidence of good health. This process is called underwriting and you can read more about it on page 40. If you are permanently employed you could be eligible to increase your cover without underwriting as you experience certain life events. See page 23 for details.

Death only or Death and TPD insurance unit tables

Table B shows you the value of 1 unit of cover for your age. Then use this table to work out how many additional units of cover you might need. If you are not sure how much cover is enough, go to the Insurance needs calculator on our website.

You'll notice as your age increases, the value of your insurance cover decreases unless you apply for additional cover or you choose to fix your cover to a specific dollar amount (see page 10). All insurance cover stops when you reach age 65.

Example

Derek has just opened an LGIASuper Accumulation account and has worked out he needs at least \$390,000 worth of cover.

Current age

35 years

Each unit of cover for his age equals

\$65,000 (see Table B)

Number of units Derek needs

6 units (\$390,000 ÷ \$65,000)

TABLE B
Value of 1 unit of Death only or
Death and TPD cover by current age

Current age	Value of 1 unit of cover
15 to age 35	\$65,000
36	\$61,750
37	\$57,428
38	\$52,259
39	\$46,511
40	\$40,464
41	\$36,000
42	\$33,000
43	\$30,000
44	\$27,000
45	\$24,750
46	\$22,500
47	\$20,280
48	\$18,720
49	\$17,160
50	\$15,600
51	\$14,040
52	\$12,480
53	\$10,920
54	\$9,360
55	\$7,800
56	\$6,750
57	\$6,000
58	\$5,250
59	\$4,500
60	\$3,700
61	\$2,900
62	\$2,100
63	\$1,300
64	\$1,000
65	\$0

Limits apply

There is a limit to the amount of cover you can have as shown in the table below.

TYPE OF INSURANCE	LIMITS WITH UNDERWRITING
Death only	\$5 million
Terminal Illness	\$2.5 million or your Death cover, whichever is less
Death and TPD	\$5 million for death \$3 million for TPD

Can I apply for additional cover?

You can apply for cover if you have no cover, previously cancelled your cover and want to re-apply, have previously reduced your cover, or if you simply want to increase the amount of cover you currently have.

Applications for additional insurance cover are subject to underwriting (you may need to provide medical evidence that shows you are in good health). The Insurer will assess your application and may impose a medical exclusion on any additional risk associated with providing you cover. We will advise you if this happens.

Life events

It's good to know your insurance will keep up with you as your life changes and you experience certain events. As long as you are under age 55 and have not chosen to fix your cover you can apply to increase your Death only or Death and TPD cover by up to an extra 2 units without underwriting as you experience the milestones listed in the *Types of life events* table. Underwriting will apply if you wish to increase your cover outside a life event or in excess of the life event maximum (2 units of cover per event up to a maximum of three events).

To apply for an increase in your units of cover when you experience a life event, you must complete a *Life events application form*, available at the back of this guide. You will also need to show proof you have experienced the life event as detailed in the *Types of life events* table.

HOW LIFE EVENT INCREASES WORK

All life events are subject to the following conditions:

- you must already have some units of cover
- you can only apply for a maximum of 2 additional units of cover
- you can only increase TPD cover if you already have TPD cover
- you can only apply once in any 12 month period, subject to a maximum of three events during your membership
- you must not have lodged a claim at the time you apply for a life event increase
- all the conditions of the life event must be met and the Insurer accepts your application
- you must apply to increase your cover within 60 days of experiencing your life event
- any exclusions you have will continue to apply to your cover
- you cannot apply if you have had an underwriting application denied by the Insurer
- you must be under age 55
- your increased cover will start from the date all requirements are received and your application has been accepted by the Insurer, and not at the time the event occurred.

TYPES OF LIFE EVENTS

Life events available to you are	As long as you can show this proof
You or your spouse giving birth to or adopting a child	A copy of your child's birth certificate or adoption documentation
Getting married or divorced	A copy of your full marriage or divorce certificate
Taking out a new mortgage or increasing your existing mortgage by \$100,000 or more on your principal place of residence with an accredited mortgage provider*	If you take out a new mortgage: written confirmation from your accredited mortgage provider(s)* detailing the amount and effective date of the mortgage. If you increase your mortgage with your existing or different mortgage provider: written confirmation from your accredited mortgage provider(s)* detailing the amount of your mortgage immediately before you increased it, the effective date of the increase and the amount of the mortgage after the increase
Two years or more in an interdependent relationship (see <i>Definitions</i> on page 38)	Bank statements, phone, electricity bills or any other evidence to show you have been in this relationship for at least 2 years
Your spouse's death	A copy of your spouse's death certificate

* Accredited mortgage provider means an authorised deposit-taking institution (as defined by the Banking Act 1959) or other reputable financial services business, program or trustee which provides mortgage loans as part of its ordinary business activities and is accredited with the Mortgage Industry Association of Australia.



TYPE 4

For members who leave local government or their employer sponsor

It's good to know you will keep your Death and TPD insurance cover when you leave your Queensland local government employer or employer sponsor as long as you have enough money in your LGIASuper account to cover your premium deductions.

When you leave Queensland local government or employer sponsor you will continue to have the same number of units of Death and TPD cover or amount of fixed cover that you had while you were working.

However some things will change. Your insurance cover and premiums will no longer be linked to your salary (if they were previously), so it's a good idea to keep an eye on your LGIASuper account balance and make regular contributions to at least cover the premiums. You will need to tell us if you work less than 14.5 hours each week so you do not end up paying for insurance you might not be able to make a claim for.

What if I don't have insurance?

As an LGIASuper member with an Accumulation account you can apply for Death only or Death and TPD insurance cover up until age 65. To apply for insurance you will need to complete a medical questionnaire or provide medical evidence of good health. This process is called underwriting. Refer to page 40.

Can I apply for additional cover?

You can apply for cover if you have no cover, previously cancelled your cover and want to re-apply, previously reduced your cover, or if you simply want to increase the amount of cover you currently have. Applications for additional insurance cover are subject to underwriting (you may need to provide medical evidence that shows you are in good health). The Insurer will assess your application and may impose a medical exclusion on any additional risk associated with providing you cover. We will advise you if this happens.

Death only or Death and TPD insurance units tables

Table B shows you the value of 1 unit of cover for your age. Use this table to work out how many units of cover you might need. If you are not sure how much cover is enough, go to the Insurance needs calculator on the LGIASuper website. You'll notice as your age increases, the value of your insurance cover decreases unless you apply for additional cover or you choose to fix your cover to a specific dollar amount (see page 10). All insurance cover stops when you reach age 65.

TABLE B value of 1 unit of Death only or Death and TPD cover by current age	
Current age	Value of 1 unit of cover
15 to age 35	\$65,000
36	\$61,750
37	\$57,428
38	\$52,259
39	\$46,511
40	\$40,464
41	\$36,000
42	\$33,000
43	\$30,000
44	\$27,000
45	\$24,750
46	\$22,500
47	\$20,280
48	\$18,720
49	\$17,160
50	\$15,600
51	\$14,040
52	\$12,480
53	\$10,920
54	\$9,360
55	\$7,800
56	\$6,750
57	\$6,000
58	\$5,250
59	\$4,500
60	\$3,700
61	\$2,900
62	\$2,100
63	\$1,300
64	\$1,000
65	\$0

Limits apply

There is a limit to the amount of cover you can have as shown in the table below.

TYPE OF INSURANCE	LIMITS WITH UNDERWRITING
Death only	\$5 million
Terminal Illness	\$2.5 million or your Death cover, whichever is less
Death and TPD	\$5 million for death \$3 million for TPD

Life events

It's good to know your insurance will keep up with you as your life changes and you experience certain events. As long as you are under age 55 and have not chosen to fix your cover you can apply to increase your Death only or Death and TPD cover by up to an extra 2 units without underwriting as you experience the milestones listed in the *Types of life events* table.

Underwriting will apply if you wish to increase your cover outside a life event or in excess of the life event maximum (2 units of cover per event up to a maximum of three events).

To apply for an increase in your units of cover when you experience a life event, you must complete a *Life events application form*, available at the back of this guide. You will also need to show proof you have experienced the life event as detailed in the *Types of life events* table below.

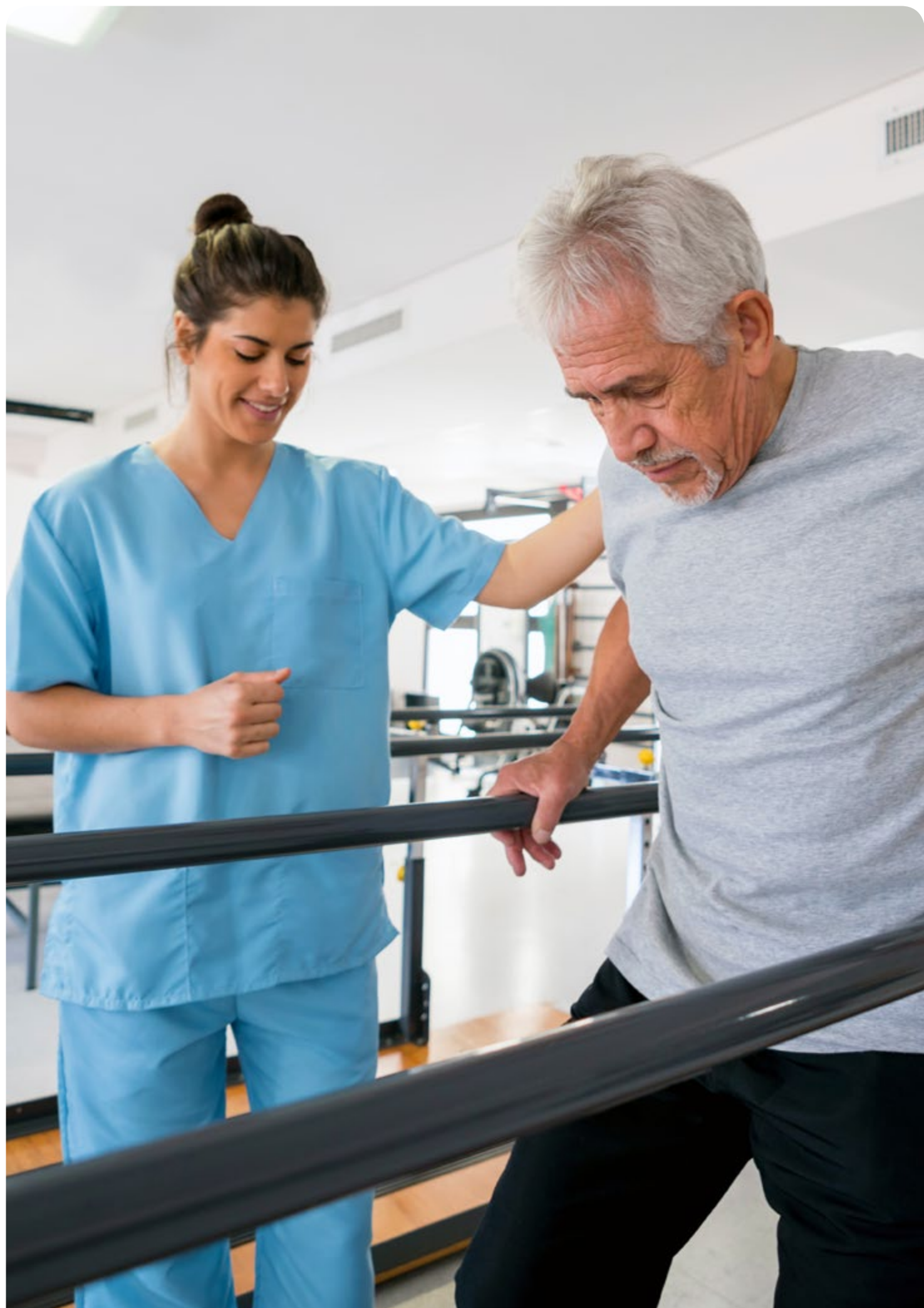
TYPES OF LIFE EVENTS	
Life events available to you are	As long as you can show this proof
You or your spouse giving birth to or adopting a child	A copy of your child's birth certificate or adoption documentation
Getting married or divorced	A copy of your full marriage or divorce certificate
Taking out a new mortgage or increasing your existing mortgage by \$100,000 or more on your principal place of residence with an accredited mortgage provider*	If you take out a new mortgage: written confirmation from your accredited mortgage provider(s)* detailing the amount and effective date of the mortgage. If you increase your mortgage with your existing or different mortgage provider: written confirmation from your accredited mortgage provider(s)* detailing the amount of your mortgage immediately before you increased it, the effective date of the increase and the amount of the mortgage after the increase
Two years or more in an interdependent relationship (see <i>Definitions</i> on page 38)	Bank statements, phone, electricity bills or any other evidence to show you have been in this relationship for at least 2 years
Your spouse's death	A copy of your spouse's death certificate

* Accredited mortgage provider means an authorised deposit taking institution (as defined by the Banking Act 1959) or other reputable financial services business, program or trustee which provides mortgage loans as part of its ordinary business activities and is accredited with the Mortgage Industry Association of Australia.

HOW LIFE EVENT INCREASES WORK

All life events are subject to the following conditions:

- you must already have some units of cover
- you can only apply for a maximum of 2 additional units of cover
- you can only increase TPD cover if you already have TPD cover
- you can only apply once in any 12 month period, subject to a maximum of three events during your membership
- you must not have lodged a claim at the time you apply for a life event increase
- all the conditions of the life event must be met and the Insurer accepts your application
- you must apply to increase your cover within 60 days of experiencing your life event
- any exclusions you have will continue to apply to your cover
- you cannot apply if you have had an underwriting application denied by the Insurer
- you must be under age 55
- your increased cover will start from the date all requirements are received and your application has been accepted by the Insurer, and not at the time the event occurred.



Income Protection insurance

Income protection insurance can provide a benefit of up to 75% of your salary for up to 2 years in the event you become totally or partially disabled due to sickness or injury.

With LGIASuper's Income Protection insurance you

- ✓ can be covered for a monthly benefit of 75% of your salary. The salary used to calculate your benefit is the amount provided by your employer and excludes overtime, commissions, bonuses and mandatory superannuation contributions
- ✓ could have cover of up to \$20,000 each month automatically—without having to show medical evidence, if you have a permanent position of at least 14.5 hours per week
- ✓ have the option to change your waiting period
- ✓ will receive a benefit for up to 2 years for any one injury or illness. Income Protection benefits will cease prior to the end of the 2 year benefit period if you return to work (earning more than 75% of your pre-disability salary), if you are entitled to receive a Total & Permanent Disablement or Terminal Illness benefit or if you die
- ✓ will have your benefit start on the latter of the cessation of your employer provided sick leave, or the date you complete your waiting period
- ✓ get a recalculation of insurance in line with salary increases each 1 July while working for Queensland local government or an employer sponsor that provides us your salary annually, if you work permanently and for at least 14.5 hours per week
- ✓ could be eligible to pay reduced premiums for low risk or professional occupations (subject to other conditions)



Automatic Income Protection cover

You will receive automatic Income Protection insurance cover as long as you are under age 65, a permanent Queensland local government employee or have an employer sponsor that provides us with your salary annually and you work at least 14.5 hours each week. Your automatic Income Protection insurance gives you a monthly benefit based on 75% of your pre-disability salary for a benefit period up to 2 years if you suffer total disability or partial disability. Waiting periods apply. See page 29 for details.

While you are working for an employer that provides us with your salary each year your Income Protection cover will be recalculated annually based on your salary at 1 July (as long as your employer provides an updated salary). To work out your premiums, see page 29. If you are not eligible to receive automatic Income Protection cover you can still apply as long as you are under age 65, permanently employed and work at least 14.5 hours each week. See page 32 for details.

What if I am employed on a fixed-term contract?

You can receive Income Protection cover if you are a contractor working at least 14.5 hours each week under a written contract for a continuous period of at least 6 months. If your contract is for less than 6 months, you are not eligible for Income Protection cover.

What if I don't have Income Protection?

Some LGIASuper members who do not qualify for automatic Income Protection could be eligible to apply for cover. If you are under age 65, permanently employed and work at least 14.5 hours each week you can apply. See page 37 for details.

Does my cover start straight away?

To be eligible to receive automatic Income Protection cover you must physically be at work on the day your cover is due to start. If you are not at work on that day because of sickness or injury you will receive Limited Default cover (for 24 months) which gives you Income Protection cover for any sickness that becomes apparent or injury that occurs after your cover starts only. Pre-existing conditions are not covered. See the *Definitions* on page 39.

Income Protection insurance (cont.)

When does my Income Protection cover end?

Your cover will end on your 65th birthday (or your 64th birthday if you have a 395 day waiting period), or if you are a Type 1 or Type 2 member (see page 13) and your account balance falls to zero and no contributions are being received. Your cover will also end if you:

- transfer your full account balance to another fund while employed with Queensland local government or other employer sponsor that provides us with your salary annually
- leave LGIASuper or withdraw your full balance by transferring your super to another fund
- permanently retire
- have your TPD or Terminal Illness claim approved
- cancel your insurance in writing to LGIASuper by completing an *Insurance cancellation form*
- are a non-Australian resident who holds a visa and temporarily leave Australia for more than 3 months
- are a non-Australian resident who holds a visa and permanently leave Australia (your cover will end 30 days from the time you permanently leave Australia)
- are a non-Australian resident and your visa is no longer valid
- are no longer employed for at least 14.5 hours each week as a permanent employee or contractor, except where you start working at least 14.5 hours per week with a new employer as a permanent employee or as a contractor within 60 days
- commence Active Service with the armed forces of any country (except if you are a member of the Defence Force Reserve, in which case, cover will stop only when you become the subject of a call out order under the *Defence Act (Cth) 1903*)
- the date your account has not received a contribution for a continuous period of 16 months, unless you have made an election to keep your insurance cover
- are on employer-approved paid or unpaid leave for longer than 24 consecutive months
- die.

How much cover do I get?

If you are eligible to receive Income Protection cover you will be automatically covered up to a maximum benefit of \$20,000 each month.

Maximum amounts with and without underwriting

The maximum Income Protection cover you could automatically receive without underwriting (which means without having to show the Insurer you are in good health by providing medical evidence) is \$20,000 each month.

Your cover will be restricted to the AAL if your automatic cover takes you over it. To have your cover accepted above the AAL you will need to contact LGIASuper to start the underwriting process.

Acceptance of any cover in excess of the AAL is

subject to underwriting or you showing evidence you are in good health.

You can increase your monthly maximum benefit to \$30,000 if your income requires it and if you can show you are in good health by providing the Insurer with relevant medical evidence. This process is called underwriting. Refer to the *Definitions* section at the back.

How do I work out my level of cover?

Your automatic Income Protection cover is for 75% of your monthly salary, paid directly to you.

Your cover is calculated as 75% of your annual salary (pro-rated and paid each month).

Example 1

Annual salary

\$40,000

75% of annual salary

\$30,000

Monthly benefit (75% of salary)

\$2,500 (\$30,000 ÷ 12 months)

Example 2

Annual salary

\$260,000

75% of annual salary

\$195,000

Monthly benefit (75% of salary)

\$16,250 (\$195,000 ÷ 12 months)

The total benefit is restricted to \$20,000 per month unless the amount over \$20,000 is underwritten. If accepted by the Insurer, any further increases would be restricted to a maximum of \$30,000 per month.

How long will I receive an Income Protection benefit for?

If you claim an Income Protection benefit it is payable for a maximum of 2 years. It will stop if you reach age 65, are declared totally and permanently disabled, are no longer totally or partially disabled, or if your cover ends—see *When does my Income Protection cover end* on this page.

Do waiting periods apply?

The default waiting period for Income Protection is 90 days however there are exceptions. Queensland Urban Utilities employees have a default waiting period of 395 days. Brisbane City Council employees who started their employment on or before 8 October 2013 also have a default waiting period of 395 days.

You can apply for a different waiting period (options include 30, 60, 90, 120, 180 or 395 days), however underwriting may apply. Complete the *Insurance application form* at the back of this guide to reduce or increase your waiting period.

It is important to remember your benefit will start from the latter of the cessation of your receipt of sick leave from your employer, or the date you complete your waiting period. Benefit payments are not backdated to the start of the waiting period.

Special offer to reduce your waiting period

New members who are eligible for automatic Income Protection cover can reduce their waiting period to 30 or 60 days without underwriting. To reduce your waiting period upon joining without underwriting you will need to notify LGIAsuper within 30 days from the date on your *Welcome letter* in your new member pack.

When could my benefit be reduced?

If you receive other income payments from disability or insurance policies (i.e. other personal insurance policies, workers compensation or insured benefits provided by your employer), your benefit payment may be reduced or not paid so that the amount we pay plus the other payment(s) is not more than your monthly benefit and 75% of your pre-disability salary, whichever is greater.

The application of any reduction of your Income Protection benefit as a result of the receipt of other income is as specified in the Insurer's policy.

Professional occupation

(a) You are a professional white-collar worker with a university degree qualification relevant to your field (e.g. lawyer, doctor, solicitor, accountant, any member of a professional institute or a member registered by a government body) and you spend at least 80% of your total working time in an office or similar environment carrying out those office based duties

OR

(b) You are an executive or senior managerial white-collar worker employed by an independent employer earning an annual salary package in excess of \$100,000 (including any superannuation contributions made by, or on behalf of, your employer) and you spend at least 80% of your total working time in an office or similar environment carrying out those office based duties.

Low-risk occupation

If you work in a low-risk job you might be in an administrative or clerical type role and spend at least 80% of your total working time in an office or similar environment carrying out office-based duties.

How much will my cover cost?

The premium you pay for your Income Protection insurance is directly related to the risk of your occupation, your gender and your waiting period.

All LGIAsuper members automatically default into the standard occupational risk premium rate (see *Table E* page 30). However, if you tell us you work in a low risk or professional occupation you could receive a discount on your premium.

To change your risk rating, complete the *Occupational risk rating change form* at the back of this guide.

Whether or not your occupation qualifies you for an occupational premium discount is at the discretion of the Insurer. Your discount will apply from the date the Insurer determines you qualify for a premium discount.

Premiums are deducted automatically from your super account in monthly instalments in arrears.

Your premium will depend on your insured benefit, your age, your gender, your occupation and the waiting period you choose.

Your annual Income Protection premium is calculated as follows:

Your monthly insured benefit $\div 100 \times$ the premium rate from Table E (as per your age, gender and occupation) \times your waiting period multiple from Table F

If your annual Income Protection premium is based on a 90 day waiting period it is calculated as follows:

Your monthly insured benefit $\div 100 \times$ the premium rate from Table E (as per your age, gender and occupation) $\times 1.00$ (from Table F)

If you have the 395 day waiting period, your annual Income Protection premium is calculated as follows:

Your monthly insured benefit $\div 100 \times$ the premium rate from Table E (as per your age, gender and occupation) $\times 0.70$ (from table F)

TABLE F
Waiting period multiples

Waiting period	Premium multiple
30 days	3.20
60 days	1.85
90 days	1.00
120 days	0.90
180 days	0.80
395 days	0.70

Income Protection insurance (cont.)

Waiting period

90 days

Benefit period

2 years

Table E
Income Protection premium rates Annual premiums (\$) per \$100 per month in cover

Current age	Standard		Low risk		Professional	
	Male	Female	Male	Female	Male	Female
15	\$1.75	\$1.93	\$1.32	\$1.44	\$1.06	\$1.14
16	\$1.75	\$1.93	\$1.32	\$1.44	\$1.06	\$1.14
17	\$1.75	\$1.93	\$1.32	\$1.44	\$1.06	\$1.14
18	\$1.75	\$1.93	\$1.32	\$1.44	\$1.06	\$1.14
19	\$1.75	\$1.93	\$1.32	\$1.44	\$1.06	\$1.14
20	\$1.97	\$1.93	\$1.47	\$1.44	\$1.19	\$1.14
21	\$1.84	\$1.93	\$1.38	\$1.44	\$1.10	\$1.14
22	\$1.73	\$1.95	\$1.29	\$1.47	\$1.04	\$1.17
23	\$1.63	\$1.97	\$1.21	\$1.47	\$0.97	\$1.19
24	\$1.54	\$1.99	\$1.14	\$1.49	\$0.93	\$1.19
25	\$1.47	\$1.99	\$1.10	\$1.49	\$0.89	\$1.19
26	\$1.42	\$2.12	\$1.08	\$1.60	\$0.87	\$1.27
27	\$1.38	\$2.20	\$1.04	\$1.67	\$0.82	\$1.32
28	\$1.38	\$2.29	\$1.04	\$1.73	\$0.82	\$1.38
29	\$1.38	\$2.35	\$1.04	\$1.78	\$0.82	\$1.40
30	\$1.40	\$2.42	\$1.06	\$1.82	\$0.84	\$1.44
31	\$1.44	\$2.51	\$1.08	\$1.88	\$0.87	\$1.52
32	\$1.49	\$2.58	\$1.12	\$1.93	\$0.89	\$1.54
33	\$1.56	\$2.68	\$1.17	\$2.01	\$0.93	\$1.60
34	\$1.63	\$2.81	\$1.21	\$2.12	\$0.97	\$1.69
35	\$1.71	\$2.96	\$1.27	\$2.23	\$1.02	\$1.78
36	\$1.82	\$3.16	\$1.36	\$2.38	\$1.08	\$1.90
37	\$1.95	\$3.37	\$1.47	\$2.53	\$1.17	\$2.03
38	\$2.10	\$3.64	\$1.58	\$2.73	\$1.25	\$2.18
39	\$2.27	\$3.96	\$1.71	\$2.96	\$1.36	\$2.38
40	\$2.46	\$4.30	\$1.86	\$3.22	\$1.47	\$2.58
41	\$2.71	\$4.72	\$2.03	\$3.55	\$1.63	\$2.83
42	\$2.96	\$5.19	\$2.23	\$3.89	\$1.78	\$3.11
43	\$3.24	\$5.71	\$2.44	\$4.28	\$1.95	\$3.41
44	\$3.59	\$6.31	\$2.71	\$4.74	\$2.16	\$3.79
45	\$3.98	\$6.96	\$2.98	\$5.23	\$2.38	\$4.17
46	\$4.43	\$7.68	\$3.33	\$5.76	\$2.66	\$4.61
47	\$4.95	\$8.45	\$3.72	\$6.33	\$2.96	\$5.08
48	\$5.52	\$9.32	\$4.13	\$6.99	\$3.31	\$5.61
49	\$6.18	\$10.23	\$4.65	\$7.68	\$3.72	\$6.14
50	\$6.92	\$11.20	\$5.19	\$8.41	\$4.15	\$6.73
51	\$7.74	\$12.26	\$5.82	\$9.19	\$4.65	\$7.35
52	\$8.70	\$13.38	\$6.54	\$10.03	\$5.21	\$8.02
53	\$9.73	\$14.56	\$7.31	\$10.92	\$5.84	\$8.74
54	\$10.92	\$15.79	\$8.19	\$11.85	\$6.56	\$9.47
55	\$12.24	\$17.08	\$9.19	\$12.83	\$7.35	\$10.25
56	\$13.71	\$18.42	\$10.29	\$13.82	\$8.22	\$11.05
57	\$15.33	\$19.81	\$11.51	\$14.86	\$9.19	\$11.90
58	\$17.15	\$21.26	\$12.87	\$15.94	\$10.29	\$12.76
59	\$19.16	\$22.73	\$14.38	\$17.04	\$11.51	\$13.65
60	\$21.36	\$24.22	\$16.02	\$18.16	\$12.83	\$14.54
61	\$23.81	\$25.76	\$17.86	\$19.31	\$14.29	\$15.46
62	\$26.32	\$27.10	\$19.75	\$20.33	\$15.79	\$16.26
63	\$21.26	\$21.08	\$15.94	\$15.81	\$12.76	\$12.65
64	\$6.92	\$6.71	\$5.19	\$5.04	\$4.15	\$4.02

The above premium rates include an Insurance fee and any applicable Stamp Duty and GST.



Automatic recalculation

LGIAsuper will re-calculate default insurance cover at 1 July each year for some members. See the table below.

If you are	Your Income Protection benefit will
An employee of Queensland local government or another employer sponsor that provides us with your salary annually: <ul style="list-style-type: none">• permanent full-time• permanent part-time working at least 14.5 hours each week	be recalculated each 1 July as long as: <ul style="list-style-type: none">• your employer tells us your revised salary• you are still permanently employed by Queensland local government, a water business, local government entity, or other employer sponsor• you work at least 14.5 hours each week If your employer does not tell us your new salary your benefit will remain unchanged (with any benefit based on the unchanged amount).
Employed: <ul style="list-style-type: none">• permanent part-time working less than 14.5 hours each week• flexible permanent part-time• non-permanent or a casual	Income Protection cover is not available.
<ul style="list-style-type: none">• a member who no longer works for Queensland local government or another employer sponsor that provides us with your salary annually (and has Income Protection)• a member joined LGIAsuper directly and has Income Protection	not be automatically recalculated each 1 July which means subsequent requests to increase your cover will be subject to underwriting. It's a good idea to periodically assess your level of cover and your financial situation to work out whether you have the right amount of cover for your current circumstances. This will prevent you from becoming under or over insured.

Income Protection insurance (cont.)

What if I don't get automatic Income Protection cover?

Some LGIASuper members who do not qualify for automatic Income Protection cover could be eligible to apply for cover. See below for details.

If you are a...	Apply for cover!
<ul style="list-style-type: none"> • permanent full-time employee • permanent part-time employee working at least 14.5 hours each week • member who has left their Queensland local government employer or another employer sponsor that provides us with your salary annually • member who has joined as a spouse 	<p>You can apply for Income Protection cover any time to receive a monthly benefit of 75% of your monthly salary paid directly to you.</p> <p>The maximum benefit you can apply for is \$30,000 per month. You can also apply for one of the following waiting periods:</p> <p>30 days, 60 days, 90 days, 120 days, 180 days or 395 days</p> <p>Your application for Income Protection or to reduce your waiting period will be subject to underwriting. If you are not employed by Queensland local government or another employer sponsor that provides us with your salary annually, your salary will not be provided to LGIASuper. This means you could risk being over insured and paying more premiums than you need to. It's a good idea to periodically assess your level of cover and your financial situation to work out whether you have the right amount of cover for your current circumstances. This will prevent you from becoming under or over insured.</p> <p>Your Income Protection cover will start on the date your application is accepted by the Insurer.</p>

Are there exclusions on my Income Protection?

For Income Protection you are excluded for any injury or illness caused by:

- your intentional act or omission (whether sane or insane)
- pregnancy, giving birth, miscarriage, pregnancy complications or a termination, unless you are totally disabled for longer than 3 months from when your pregnancy ends
- declared or undeclared war or any act of war
- active service in the armed forces of any country or international organisation.

What if I take approved leave, parental leave or travel or work overseas?

If you take annual or long-service leave, maternity or paternity leave, leave without pay, a mid-career break, or travel overseas your Income Protection insurance cover will continue for up to 24 months from the date your leave starts. Any cover beyond 24 months must be requested by you before your 24 months leave expires and is subject to approval by the Insurer. Your leave must be approved by your employer and you must continue to pay premiums during that time.

Your cover will lapse after 16 months of inactivity if you do not make an election to continue your cover or if we do not receive an amount to your account.

What if my hours reduce to less than 14.5 hours a week?

If this occurs your Income Protection will need to be cancelled. While we will endeavour to get this information from your local government employer or other employer sponsor that provides us with your salary annually, you can also cancel your Income Protection yourself by completing an *Insurance cancellation form*.



Other important information

This *Insurance guide* aims to give you a summary of the terms and conditions of your insurance cover. However all insurance benefits provided by LGIAsuper are subject to the terms and conditions detailed in the Group Life and Group Salary Continuance policies LGIAsuper has with TAL.

Please contact us if you would like a copy of the policies.

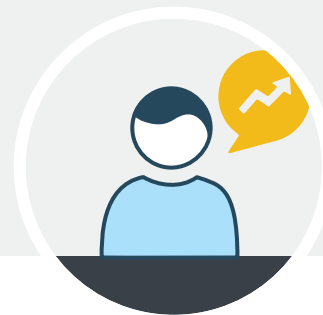
Making a claim

We hope you never have to make a claim, but if you do you can count on LGIAsuper to process your application as quickly as possible.

When making a claim, there are some important points to be aware of. See below. If you make a claim for Income Protection, but subsequently return to work and suffer a reoccurrence of the same disability within 6 months of the claim ending, your new claim will be considered a continuation of the earlier one.

This means you will not have to serve another waiting period, but the further period of disability will be seen as a continuation of the previous and count towards your 2 year benefit period.

For more information,
or to advise LGIAsuper of a claim,
phone us on **1800 444 396**.



IMPORTANT THINGS TO NOTE WHEN MAKING A CLAIM

- 1 Be aware of the waiting periods that apply before your Income Protection or TPD claim can be assessed and paid.
- 2 Tell LGIAsuper about your illness or injury as soon as possible if you are likely to make a claim. Your Income Protection waiting period will start from the date you are medically certified as being unfit for at least one of your normal work duties. A benefit cannot be paid if you return to work before the end of your waiting period.
- 3 Any member ceasing employment due to disability from 1 July 2011 (or 6 June 2012 for former City Super members) will have 6 years from the date they cease with their employer to lodge a TPD claim.
- 4 Complete the claim form in full and return it to us as soon as possible (we will send it to you as soon as you tell us about your injury or illness).
- 5 Supply all additional information to support your claim at the time you make your claim. This will help us assess your claim fairly and quickly. You will need to include medical reports, health certificates, employer reports and other relevant evidence. The Insurer will generally meet the costs associated with any other medical requests that are required.
- 6 If you die, a relative or legal personal representative should notify LGIAsuper as soon as possible so the claim process can begin.
- 7 Keep in mind that once LGIAsuper is notified of death the member's benefit is invested in the Cash option. The insurance component of an approved TPD benefit is also invested in the Cash option.

Frequently asked questions

What happens to my insurance cover if I leave my employer?

You can keep your Death and TPD insurance cover as long as you have enough money in your LGIASuper account to cover your premium deductions. Once you leave your employer your Death and TPD insurance cover and premiums will no longer be linked to your salary (if they were previously), so keep an eye on your LGIASuper account balance and make regular contributions to at least cover the premiums.

If you have Income Protection cover it will also stay in place when you leave your employer as long as your premiums continue to be deducted from your account and your account balance does not fall below certain amounts. See *When does my Income Protection cover end?* If your salary changes when you change jobs you should review your level of cover to make sure it continues to meet your needs and is no more than 75% of your new salary.

Other things you need to know about your Income Protection cover

When you leave your employer:

- if you have a 395 day waiting period it will revert to 90 days
- your cover will continue for 60 days without change
- you must start working in a permanent job or as a contractor working at least 14.5 hours each week within 60 days to be eligible to claim against your Income Protection cover policy. If you return to work (in a permanent job or as a contractor working at least 14.5 hours each week) after 60 days and have continued to pay your premiums during that time your cover will be reinstated subject to New Events cover.

If you stop working altogether or take a new job with a new employer and work less than 14.5 hours each week you will no longer be eligible for Income Protection cover and you will need to cancel your cover.

You need to tell us if your employment situation changes so you don't end up paying for insurance you might not be able to claim for.

Can I reduce or cancel my insurance cover?

Yes, you can. It's a good idea to periodically assess your financial situation to work out how much insurance cover you need.

If you cancel your cover and decide later that you want it again you will need to apply. This will mean providing evidence of good health. Contact LGIASuper for more details.

What if I have more than one account?

If you have more than one account with LGIASuper, you can only claim a Death or TPD benefit against one of them. This will be the account that insures you for the largest amount. The premiums deducted from your other accounts will be refunded in full for the lower amounts of cover.

Am I covered while I wait for my Death and TPD application to be underwritten?

Yes, but the cover you have is limited. You will be covered for up to 120 days under Interim Accident cover only. See the *Definitions* section for details. A benefit will only be paid if you die or become disabled during this period as a result of an accident. Full cover is provided when your application to increase your cover is accepted by the Insurer.

Can I extend my cover beyond age 65?

No, all cover stops on your 65th birthday.

What is an 'employer sponsor that provides LGIASuper with my salary annually'?

If your employer has a formal agreement with LGIASuper, you may qualify for higher levels of default cover without the need for providing evidence of good health. Your levels of cover will also be updated annually if your employer provides us with your salary.

Can I claim a tax deduction for my premiums?

Because this is a group policy, individual members are unable to claim a tax deduction for their premiums—this is something done at the fund level. However, we pass the savings on to you in the form of lower premiums, special offers and a range of other benefits.

Are commissions paid on my insurance premiums?

No. There are no commissions paid on any of your insurance premiums through LGIASuper. However an Insurance fee of 1% (including GST) of all Death, Total and Permanent Disablement and Income Protection premiums is retained by LGIASuper to partially offset the administration cost of managing the insurance arrangements. The Insurance fee is included in the insurance premiums deducted from your account monthly in arrears and does not affect your sum insured.

What if I have previously had a TPD claim approved?

You are not entitled Death or TPD cover if you have been paid or are entitled to be paid (either under the LGIASuper policy or any other policy) a Total and Permanent Disablement Benefit, Terminal Illness benefit, or are in the waiting period for such a benefit.

Definitions

At work

At work means:

- a. If you are:
 - i. working and not on leave, you are actively performing all the usual duties of your normal occupation, working your usual hours free from any limitation due to illness or injury; or
 - ii. not working for reasons other than illness or injury or are on leave approved by your employer—you are, in the Insurer's opinion, capable of actively performing all the usual duties of your normal occupation and capable of working your usual hours free from any limitation due to illness or injury; and
- b. You are not in receipt of and/or entitled to claim income support benefits from any source including workers' compensation benefits, statutory motor accident benefits or disability income benefits (including government income support benefits).

If you do not meet these requirements you are correspondingly described as not at work.

Automatic acceptance and limits

Automatic acceptance means that the Insurer will provide you with insurance cover without you needing to provide health, employment or other life information. The automatic acceptance limit (AAL) is the maximum amount of cover that is provided without such information being necessary.

The following AALs apply:

Permanent, full-time employees and permanent part-time employees working at least 14.5 hours each week for Queensland local government or another employer sponsor that provides us with your salary annually

Death and TPD cover of \$1 million

Income Protection cover of \$20,000 per month

Permanent part-time employees working less than 14.5 hours per week, flexible, permanent part-time employees and non-permanent or casual employees, working for Queensland local government or another employer sponsor that provides us with your salary annually

Death and TPD cover of 4 units.

Members who join LGIASuper directly rather than through an employer

Death and TPD cover of 1 unit.

Automatic acceptance limits do not apply when you apply for voluntary insurance cover or life event increases.

Date of disablement

Date of disablement means the date which a medical practitioner certifies in writing as the date you ceased work as a result of an injury or illness which is the principal cause of which a claim is made, and the Insurer is satisfied, on medical and other evidence, that this is the date that you ceased work as a result of an injury or illness which is the principal cause for which the claim is made.

Event date

Event date means if you:

- a. claim a TPD benefit under Part 1 of the TPD definition—the first day of the 6 consecutive month period that you are totally unable to engage in any occupation, business, profession or employment that results in total and permanent disablement; or
- b. claim a TPD benefit under Part 2 of the TPD definition—the date on which you suffer a permanent impairment of at least 25% of whole person function as described in the American Medical Association's publication 'Guides to the Evaluation of Permanent Impairment', 4th edition, or an equivalent guide to impairment approved by us, that results in your total and permanent disablement;
- c. claim a TPD benefit under Part 3 of the TPD definition—the date you suffer the loss of the use of two limbs (where 'limb is defined as the whole hand or the whole foot), the sight in both eyes, or the sight in one eye and the use of one limb; or
- d. claim a TPD benefit under Part 4 of the TPD definition—the date on which you suffer a 'loss of independent existence';
- e. claim a TPD benefit under Part 5 of the TPD definition—the date on which you suffer a total and permanent deterioration or loss of intellectual capacity that results in your total and permanent disablement.

Following the advice of a medical practitioner

Following the advice of a medical practitioner means you are following the regular advice of the treating medical practitioner on an ongoing basis including recommended courses of treatment and rehabilitation.

Income Protection cover

Income Protection cover gives you a monthly income benefit of up to 75% of your monthly salary for a maximum benefit period of 2 years if you are unable to work due to total or partial disability.

A Total Disability benefit is paid to you if:

- you have been totally disabled for at least 7 days out of the first 12 consecutive days of the waiting period
- you are totally disabled for the balance of the waiting period and
- continuously totally disabled since the end of the waiting period (unless claiming as a recurring claim).

A Partial Disability benefit is paid to you if:

- you have been totally disabled for at least 7 days out of the first 12 consecutive days of the waiting period
- you are totally or partially disabled for the balance of the waiting period and
- you are continuously totally or partially disabled since the end of the waiting period (unless claiming as a recurring claim).

Total Disability/Totally Disabled means, solely as a result of injury or illness you are:

- medically certified as being incapable of performing one or more duties of your usual occupation necessary to produce income (usual occupation is not limited to working with your last employer, but any employer)
- not engaged in any occupation and
- following the advice of a medical practitioner in relation to the illness or injury which you are claiming.

The Total Disability benefit is payable in arrears and stops at the earlier of:

- the end of the 2 year benefit period
- the date you attain age 65
- the date of your death
- the date you are no longer totally disabled
- if you are residing or travelling outside of Australia whilst on claim, the date six months after the end of the waiting period where the monthly benefit has been paid or is payable for those six months, unless they can provide supporting medical evidence to the Insurer's satisfaction of continued Disability from a Medical Practitioner
- Partial Disability/Partially Disabled means solely as a result of illness or injury, you are:
 - unable to perform one or more of the duties necessary to produce income from your usual occupation, but you have returned to work in your usual occupation or are working in another occupation and have monthly earnings less than your pre-disability salary, and
 - following the advice of a medical practitioner in relation to the illness or injury which you are claiming.

If you qualify for a partial disability benefit, it will be a proportion of the monthly benefit, calculated as follows:

$$\frac{A - B}{A} \times \text{monthly benefit}$$

where:

A = your pre-disability salary

B = the greater of the salary you:

- earn for the month that the partial disability benefit is payable, or
- are capable of earning for the month that the partial disability benefit is payable.

The partial disability benefit is payable in arrears and stops at the earliest of:

- the end of the benefit period
- the date you attain age 65
- the date you cease to be partially disabled
- the date you are earning, or are capable of earning, monthly salary or wages equal to or greater than your pre-disability salary, or engaging in any occupation on a full-time basis (if working full time prior to disability)
- the date of your death
- if you are residing or travelling outside of Australia while on claim, the date 6 months after the end of the waiting period where the monthly benefit has been paid or is payable for those six months, unless you can provide supporting medical evidence to the Insurer's satisfaction of continued disability from a medical practitioner.

Interim Accident cover and when it applies

You are covered under Interim Accident cover while any application to increase your Death and TPD cover or request to reduce your Income Protection waiting period is being underwritten. If you make a claim during this period as a result of an accident the benefit paid will be for the period of total disability or 6 months, whichever comes first.

No other built-in benefits or built-in features are paid under Interim Accident cover. Interim Accident cover will automatically stop on the earlier of:

- a. the date we accept, decline or defer your application for additional cover/reduced waiting period
- b. the date you withdraw your application for additional cover/reduced waiting period
- c. 30 days from the date the Insurer offers varied terms of acceptance of the application, such as an exclusion, that requires your acceptance
- d. your 65th birthday
- e. 120 days after the date Interim Accident cover starts.



Definitions (cont.)

You will not receive an Interim Accident cover benefit if your accident results directly or indirectly from:

- a. anything that happens to you during a war
- b. an intentional, self-inflicted act
- c. you becoming pregnant, giving birth, miscarrying or having a pregnancy termination. If you are totally disabled for more than 3 months from the date your pregnancy ends a benefit will be paid from the end of the 3 month period or the end of the waiting period, whichever is greater
- d. you engaging in any sport, pastime or occupation that is not normally covered under the Insurer's current underwriting rules.

Interdependent relationship

The Australian Government defines an interdependent relationship as being one of the following:

- a close personal relationship, living together with one or each person providing the other with financial support and one or each person providing the other with domestic support and personal care
- using the disability test, if there is a close personal relationship, and they do not satisfy one or more of the other elements of the definition because either or both person/s suffer from a physical, intellectual or psychiatric disability.

Limited Default cover

Limited Default cover means you will only be covered for total disability or partial disability caused by:

- an illness which became apparent to you; or
- an injury which occurred to you,

on or after the date your cover started or increased (with respect to the increased portion of cover only) and provided the said injury or illness is not a pre-existing medical condition.

Low-risk occupation

You are engaged in an occupation which is administrative, clerical or sedentary and you spend at least 80% of your total working time in an office or similar environment carrying out those office-based duties.

Medical consultation

Medical consultation means any activity undertaken for the detection, treatment or management of an illness, injury, medical condition or related symptom, including but not limited to the application of prescribed drugs or therapy (whether conventional or alternative).

Medical practitioner

Medical practitioner means a medical practitioner who is medically qualified and properly registered in Australia, and not related, or connected by personal relationship, to you. If practising overseas, and not registered as a medical practitioner in Australia, it means the person is approved by the Insurer and has qualifications equivalent to Australian standards. Chiropractors, physiotherapists, psychologists and alternative therapy providers are not regarded as medical practitioners.

Monthly earnings

Monthly earnings means:

- if you are self-employed or a working director, the gross monthly income generated by the business as a result of your personal exertion after allowing for the costs and expenses incurred in deriving that income (including sick leave); or
- if you are employed, your monthly income earned from personal exertion by way of total remuneration package, base payment (salary or wages), any allowance that is a permanent addition to that payment, any non-cash entitlement which is taken as part of a packaging arrangement and which may, at your election, be taken in cash, and any amount which is the subject of a salary sacrifice, excluding annual leave, long service leave, termination payments and paid parental leave payments.

New Events cover

New Events cover means you are not covered for a disability or illness arising directly or indirectly from a pre-existing medical condition. You will only be covered for an illness which became apparent to you, or any injury which occurred on or after the date your TPD or Income Protection cover commenced, increased (with respect to the increased portion of cover only) or was reinstated.

Permanent full-time employee

A permanent full-time employee is someone directly employed by Queensland local government or another employer sponsor that provides us with your salary annually who works more than 30 hours each week and is not on a temporary or fixed-term contract or employed on a part time, casual or flexible basis.

Permanent part-time employee

A permanent part-time employee is someone directly employed by Queensland local government or another employer sponsor that provides us with your salary annually and who works 14.5 hours or more each week and is not on a temporary or fixed-term contract or employed on a casual or flexible basis.

Pre-disability salary

Pre-disability salary means the monthly earnings received by you from your usual occupation, averaged over the 12 months preceding the date of disablement, or the actual period of time you worked if less than 12 months (provided the period of work occurred in the 12 month period preceding the date of disablement) if less. If you are on employer approved leave for less than 24 months when you become totally or partially disabled, your pre-disability salary will be the average monthly earnings over the 12 months immediately before the employer approved leave commenced.

Pre-existing medical condition

Pre-existing medical condition is an injury, illness, condition or related symptom:

- for which a reasonable person in your circumstances would have had a medical consultation.
- for which you had, or were intending to have, a medical consultation; or
- that you (or a reasonable person in your position) were aware of, or should have been aware of.

Professional occupation

- You are a professional white-collar worker with a university degree qualification relevant to your field (e.g. lawyer, doctor, solicitor, accountant, any member of a professional institute or a member registered by a government body) and you spend at least 80% of your total working time in an office or similar environment carrying out office based duties, or
- You are an executive or senior managerial white-collar worker employed by an independent employer earning an annual salary package in excess of \$100,000 (including any superannuation contributions made by, or on behalf of, your employer) and you spend at least 80% of your total working time in an office or similar environment carrying out office based duties.

Queensland local government employee

If you work for Queensland local government or a Queensland local government entity, water business or associated employer you are considered a Queensland local government employee.

Salary

The salary used in the calculation of your insured cover with LGIAsuper is the salary provided to us by your employer as defined in the Trust Deed.

Terminal Illness

Terminally Ill or Terminal Illness means an illness that in the opinion of two medical practitioners (one who may be appointed by the Insurer and who must be a specialist physician) is likely to lead to your death within 12 months from the date the opinion is provided to the Insurer, despite reasonable medical treatment (You may be able to access your superannuation account balance if you have a medical condition that is likely to result in your death in the next 24 months). Please contact us to discuss your situation.

Definitions (cont.)

Total and Permanent Disablement (TPD)

“Totally and Permanently Disabled”, “Total and Permanent Disablement”, “Total and Permanent Disability” or “TPD” means:

- you satisfy Part (1), (2), (3), (4) or (5) of the definition below; and
- as at the date of disablement and continuing since then you are determined by the insurer to be permanently incapacitated, solely as a result of injury or illness, to such an extent as to render you unable ever to engage in any gainful occupation, business, profession or employment, for which you are, or may become, reasonably suited by education, training or experience and in making this determination, the insurer will consider any reasonable retraining.

Part 1: Unable to return to work

At the event date you were:

- not a casual and working for a minimum of 14.5 hours per week in the 6 consecutive months immediately prior to the event date; or
- not a casual and working for less than 6 consecutive months immediately prior to the event date but had worked for a minimum of 14.5 hours each week since commencing work and the event date; or
- not a casual and on employer approved paid or unpaid leave for no more than 24 months but had worked for a minimum of 14.5 hours each week in the 6 consecutive months immediately prior to the day you commenced your employer approved paid or unpaid leave; or
- not a casual and on employer approved paid or unpaid leave for no more than 24 months but had worked for a minimum of 14.5 hours each week since commencing work and the day you commenced your employer approved paid or unpaid leave;

and as a result of injury or illness, you are totally unable to engage in any occupation, business, profession or employment for a period of 6 consecutive months since the event date.

Part 2: Permanent impairment

As a result of injury or illness, you suffer a permanent impairment of at least 25% of whole person function as defined in the American Medical Association publication ‘Guides to the Evaluation of Permanent Impairment’, 4th edition, or an equivalent guide to impairment approved by the insurer.

Part 3: Specific loss

As a result of illness or injury, the you suffer the total and permanent loss of the use of:

- two limbs (where ‘limb’ is defined as the whole hand or the whole foot); or
- the sight in both eyes; or
- one limb and the sight in one eye.

Part 4: Loss of independent existence

As a result of illness or injury, you suffer Loss of Independent Existence.

“Loss of Independent Existence” means we have determined that you are totally and irreversibly unable to perform at least two of the following five ‘activities of daily living’ without the assistance of another adult person:

- bathing and/or showering;
- dressing and undressing;
- eating and drinking;
- using a toilet to maintain personal hygiene; or
- getting in and out of bed, a chair or wheelchair, or moving from place to place by walking, or with the assistance of a walking aid or wheelchair.

Part 5: Cognitive loss

As a result of illness or injury, you suffer Cognitive Loss.

“Cognitive loss” means we have determined a total and permanent deterioration or loss of intellectual capacity has required you to be under the continuous care and supervision by another adult person for at least six consecutive months and, at the end of that six month period, you are likely to require permanent ongoing continuous care and supervision by another adult person.

Underwriting

Underwriting means the process TAL undertakes to assess your application for insurance cover, including obtaining and considering information concerning your medical, health and employment status and any other information the Insurer in their sole discretion requires.

Usual occupation

Usual occupation means the occupation in which you are regularly engaged at the time you suffer an injury or illness which leads to your total or partial disability. For periods of total or partial disability which occur while you are on employer approved leave, it means the last occupation you performed immediately before the employer approved leave commenced.

TAL's Privacy statement

In this section 'we', 'us' and 'our' refers to TAL Life Limited. 'You' and 'your' refers to policy owners and life insured's.

Introduction

We understand that people want the information that they give to organisations to be treated with respect and confidentiality. Protecting your information is an important part of maintaining trust between us and our customers and by handling information in a secure manner we build strong business relationships. This summary sets out the key points about how TAL handles personal information.

We collect, hold, use and disclose personal information to carry out our business functions and provide our products and services. The obligations contained in the Privacy Act 1988 (Cth) and the 13 Australian Privacy Principles are those that apply to our practices for handling personal information.

More information can be found in the full version of the TAL Privacy Policy available at tal.com.au/privacy-policy.

Collection of personal information

We usually collect personal information (including sensitive information) from you or by a person or entity representing you when we provide our products and services including when we set up insurance policies for you or when we handle your claim.

We collect personal information (including sensitive information) from third parties or publically available sources to enable us to provide our products and services to you. We also collect personal information (including sensitive information) through our websites and social networking services such as Facebook and Twitter.

Disclosure of personal information

Where permitted by current privacy legislation we disclose information about you to authorised people, organisation and Government agencies. Generally we don't disclose sensitive information about you unless you agree, you would reasonably expect us to, or we are permitted by current privacy legislation to disclose that information. In limited circumstances we disclose personal information overseas where permitted by current privacy legislation. This includes the use of Cloud computing and web traffic information we collect using Google Analytics may also be stored overseas.

Assessing and correcting personal information

In most cases when you request access to personal information that we hold about you we will provide you with that information. There are limited exceptions under current privacy legislation where we are not obligated to provide you with that information. It is important that the information about you is complete and accurate and we take reasonable steps to update your information when we become aware that it is out of date or incorrect.

Our complaints process

We have a formal complaints process to deal with any issue that you may have regarding how we have handled your personal information. Generally we respond to complaints within 45 days. If you remain dissatisfied with the outcome of the complaints process, you can get your complaint reviewed by a completely independent complaints handling entity.

Our contact details

TAL Life Limited

Mail	GPO Box 5380, Sydney NSW 2001
Phone	1300 209 088 or (02) 9448 9000
Fax	1800 300 072
Email	customerservice@tal.com.au
Website	tal.com.au

TAL Privacy Officer

If you have any privacy related questions or would like further information on TAL privacy and information handling practices, please contact the TAL Privacy Officer.

Mail	GPO Box 5380, Sydney NSW 2001
Phone	(02) 9448 9000

LGIAsuper's Privacy policy summary

About LGIAsuper's privacy policy

LGIAsuper is bound by the *Australian Privacy Principles* (APPs) which are legally binding principles that support the privacy protection framework in the *Privacy Act 1988* (Act). The APPs set out standards, rights and obligations for organisations in relation to handling, holding, accessing and correcting personal information.

This Privacy policy summary is intended to give you an understanding of how we deal with the personal information we collect in order to offer our products and services to you.

What is personal information?

'Personal information' is defined under the Act as any 'information or an opinion about an identified individual, or an individual who is reasonably identifiable:

- whether the information or opinion is true or not; and
- whether the information or opinion is recorded in a material form or not'.

Personal information usually includes your name, date of birth, gender, address, contact details including email address and telephone numbers, occupation, financial information, salary, tax file number and employment history.

Personal information may also contain 'sensitive information'. Sensitive information relates to things such as your racial or ethnic origin, political opinions, membership of a political association, religious beliefs or affiliations, philosophical beliefs, membership of a professional or trade association, membership of a trade union, sexual preferences or practices, criminal record, health information, genetic information, biometric information or templates.

Why does LGIAsuper collect my personal information?

LGIAsuper only collects your personal information to offer and administer our products and services and to keep you up-to-date with important changes that could affect your super or your insurance. We handle your information with the highest level of care and in line with the Act and the APPs.

If you decide not to provide your personal information to us, we may not be able to provide you with our products or services. Many of our products and services require us by law to collect your personal information to identify who we are dealing with and we generally do not allow anonymity or the use of pseudonyms.

How do you collect my personal information?

Where reasonable and practical, we collect personal information about you directly from you. Usually this information comes from forms that you complete or information you provide through the LGIAsuper website (including the use of 'cookies').

Your employer also gives us personal information about you when you start employment with them.

If we collect personal information about you from somebody else, we will take reasonable steps to make sure you and the other party are aware of this statement in relation to the information we collect.

In the event we receive unsolicited personal Information about you from other sources, we will destroy or de-identify the information as soon as practicable if it is lawful and reasonable to do so.

What do you do with my personal information?

We only collect personal information which is reasonably necessary to administer or offer you our products and services, or provide you with employment.

Your personal information is primarily used by us to:

- start and maintain a correct superannuation account/ record for you
- identify you and your superannuation entitlements
- accurately calculate the amount of benefit you should receive
- assess, manage and pay any claims you may be entitled to, including claims that contain an insured component
- communicate with you and provide advice about your superannuation and insurance cover
- assess and manage an employment application and your ongoing employment if you are offered a position of employment with LGIAsuper.

Your personal information may also be:

- disclosed by us to our insurers so we can give you death and disability insurance cover
- used by us or a trusted supplier to undertake market research with you
- used by us to search the Australian Taxation Office's lost member register
- disclosed by us to our trusted suppliers such as mailing houses or market research organisations so they can complete a business activity for us
- disclosed by us to government agencies to comply with legislation (like the *Income Tax Assessment Act 1997*)
- used or disclosed for another purpose that is related to LGIAsuper's functions or activities.

If you do not want us to use your personal information for marketing and research purposes you can opt out at any time by contacting us.

Why do you collect sensitive information?

We only collect sensitive information about you if:

- you consent to it
- it is required for one or more of the purposes previously outlined
- the collection is authorised under the Act.

We know this information is personal and private and take extreme care handling and protecting it from unauthorised access. When collecting sensitive information, we will specify the purpose for its collection and provide an undertaking to use the information for that purpose only.

How do you keep my information safe?

Your personal information is protected from unauthorised access at all times. We have a number of measures in place to protect it such as information technology systems and internal personnel processes. In addition, we destroy or permanently de-identify personal and sensitive information that is no longer needed for the primary or secondary purposes above or no longer required to be kept by law.

Do you send my personal information overseas?

LGIAsuper does not outsource any of its functions or activities to a service provider located overseas.

However, our insurers for death and disability benefits have advised that they may disclose information to recipients (including service providers and related companies) which are located outside Australia and/or are not established in or do not carry on business in Australia. You can find out details about the location of these recipients in the insurer's privacy policy and in LGIAsuper's privacy policy.

Can I access and correct my information?

If you have registered, you can access your personal account information through Member online at any time. In this secure member area on our website you can check details such as your date of birth, address and account information. You can also make some changes to some of these details if you need to. If you don't have internet access or have not yet registered to use Member online, you can check and change your details by contacting us on **1800 444 396**.

If you believe additional information we hold about you is not accurate, complete or up-to-date, we will take steps to correct it at no charge. Sometimes changes to information cannot be made. If we do not correct or change the information we hold about you when you ask us to we will give you a written notice including reasons for refusal generally within 30 days of the request. If you are not satisfied with the reasons given you may submit a written complaint to LGIAsuper's Complaints Officer. You can also request us to attach a statement with your personal information record stating that you believe your personal information held with us is inaccurate, out-of-date, incomplete, irrelevant or misleading.

Will LGIAsuper withhold information from me?

LGIAsuper will give you access to personal information we hold about you unless:

- providing access poses a serious threat to the life, health or safety of any individual, or to public health or public safety
- providing access would have an unreasonable impact on the privacy of other people
- the request for access is frivolous or vexatious
- providing access gives you information relating to existing or anticipated legal proceedings between you and LGIAsuper and the information would not be accessible by the process of discovery in those proceedings
- providing access would reveal the intentions of LGIAsuper in relation to negotiations with you in such a way as to prejudice those negotiations
- providing access would be unlawful
- denying access is required or authorised by law
- providing access is likely to prejudice an investigation of possible unlawful or improper activities
- providing access is likely to prejudice an enforcement related activity
- providing access would reveal sensitive information in connection with a commercially sensitive decision-making process.

What are identifiers?

An identifier is a unique code or number or combination of both used to distinguish one person or business or agency from another. We will not adopt as our own identifier, an identifier of a person assigned by another agency and disclosed by the person unless adoption of the identifier is required or authorised by law. Nor will we disclose to a third party the identifier assigned by another agency unless doing so is consistent with LGIAsuper's functions or activities.

What if I have a privacy concern?

We take your privacy seriously. If you have a concern about the way your privacy has been managed please contact our Complaints Officer immediately by:

Phone: 1800 444 396

Email: complaints@lgiasuper.com.au

Post: Complaints officer
LGIAsuper
GPO Box 264
Brisbane Qld 4001

If, after raising your concerns you are not happy with the outcome you can contact the Office of the Australian Information Commissioner at www.privacy.gov.au or on 1300 363 992 (for the cost of a local call).



Insurance application form

IA



Use this form to apply for or increase your Death or Death and Total and Permanent Disablement (TPD) cover or to apply for Income Protection cover or reduce your current waiting period.

SAVE

PRINT

1. YOUR DUTY OF DISCLOSURE

Before you enter into a life insurance contract, you have a duty to tell us anything that you know, or could reasonably be expected to know, may affect our decision to insure you and on what terms.

You have this duty until we agree to insure you.

You have the same duty before you extend, vary or reinstate the contract.

You do not need to tell us anything that:

- reduces the risk we insure you for; or
- is common knowledge; or
- we know or should know as an insurer; or
- we waive your duty to tell us about.

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

If you do not tell us anything you are required to, and we would not have insured you if you had told us, we may avoid the contract within 3 years of entering into it.

If we choose not to avoid the contract, we may, at any time, reduce the amount you have been insured for. This would be worked out using a formula that takes into account the premium that would have been payable if you had told us everything you should have. However, if the contract has a surrender value, or provides cover on death, we may only exercise this right within 3 years of entering into the contract.

If we choose not to avoid the contract or reduce the amount you have been insured for, we may, at any time vary the contract in a way that places us in the same position we would have been in if you had told us everything you should have. However, this right does not apply if the contract has a surrender value or provides cover on death.

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

2. PERSONAL DETAILS

Please print your answers clearly

Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other	<input type="text"/>
Given name(s)	<input type="text"/>	
Last name	<input type="text"/>	
Date of birth	<input type="text" value="DD / MM / YYYY"/>	
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	
Street address	<input type="text"/>	
Suburb	<input type="text"/>	State <input type="text"/> Postcode <input type="text"/>



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



2. PERSONAL DETAILS (continued)

TAL may contact you directly to clarify or gather information in relation to this application.

Please advise your preferred method of contact:

☐ Telephone

☐ Email

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

3. COVER REQUESTED

BENEFIT TYPE	EXISTING SUM INSURED	ADDITIONAL SUM INSURED	NEW TOTAL SUM INSURED
Death	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>
Total & Permanent Disablement (TPD)	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>
Income Protection (IP)			
Existing monthly benefit	<input type="text" value="\$"/>		
Additional monthly benefit	<input type="text" value="\$"/>		
New total monthly benefit	<input type="text" value="\$"/>		
Income level (% of your salary)	<input type="checkbox"/> 75% <input type="checkbox"/> Other (enter value) <input type="text"/>		
Waiting period (days)	<input type="checkbox"/> 30 <input type="checkbox"/> 60 <input type="checkbox"/> 90 <input type="checkbox"/> Other (enter value) <input type="text"/>		

4. YOUR OCCUPATION AND INCOME DETAILS

1. Please select your employment status and complete details

☐ Self-employed ☐ Employee full-time ☐ Employee part-time

a) Hours worked per week

b) Weeks worked per year

2. Occupation name

3. Industry

4. Duties performed including % of time in each

5. Annual income before tax

5. YOUR INSURANCE AND CLAIM HISTORY

1. Apart from this application, do you have or are you applying for any other Life, Total and Permanent Disablement (TPD) or Income Protection (IP) insurance? (Please include cover held or applied and/or applied for through TAL or under superannuation).
☐ No ☐ Yes
2. Are you claiming or have you ever claimed a benefit from any source e.g. Total and Permanent Disablement benefit from any superannuation fund, workers' compensation, disability pension, Veterans' Affairs or any other insurance cover providing accident or illness benefits?
☐ No ☐ Yes
3. Has an application for life, disability, trauma, accident or illness insurance on your life ever been declined, deferred or accepted with a loading, exclusion or special terms?
☐ No ☐ Yes

If yes to 1, 2 or 3, please provide full details below.

NAME OF COMPANY	COVER TYPE	SUM INSURED/ MONTHLY BENEFIT	DATE OF APPLICATION OR CLAIM	STATE ANY LOADINGS / EXCLUSIONS	REASON FOR DECISION / CLAIM	DURATION OF CLAIM	RECOVERY	IS COVER TO BE REPLACED
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text" value="DD / MM / YYYY"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value=" %"/>	<input type="checkbox"/> No <input type="checkbox"/> Yes
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text" value="DD / MM / YYYY"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value=" %"/>	<input type="checkbox"/> No <input type="checkbox"/> Yes
<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="text" value="DD / MM / YYYY"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value=" %"/>	<input type="checkbox"/> No <input type="checkbox"/> Yes

6. YOUR HABITS AND ACTIVITIES

1. Do you drink alcohol?
☐ No ☐ Yes → State type, number of standard drinks per day and number of days per week when alcohol is consumed. A standard drink = 1 nip spirits, 1 x 100ml glass of wine, 1 x 10oz/285ml of beer.
2. Have you smoked in the past 12 months?
☐ No ☐ Yes → State form and daily quantity.
3. In the last 5 years have you smoked any substance other than tobacco?
☐ No ☐ Yes → State substances smoked, frequency of use, date first smoked and date last smoked.
4. Do you currently, or do you intend to engage in any hazardous pastime and/or sporting activity such as aviation (other than as a fare-paying passenger on a commercial airline), football, scuba diving, motor sports, trail bike riding or rock climbing?
☐ No ☐ Yes → State activity/ies performed, frequency of participation, level of participation (e.g. amateur or professional), maximum depth/speed, equipment used and location (if applicable).

6. YOUR HABITS AND ACTIVITIES (continued)

5. Except for holidays, do you intend to live or travel anywhere outside Western Europe, North America, Australia or New Zealand in the next 12 months?

☐ No ☐ Yes → State where, when, duration and reason.

6. Are you an Australian citizen, a New Zealand citizen residing in Australia, a holder of an Australian permanent visa or a person who resides in Australia on an approved working visa?

☐ Yes ☐ No → State type of visa you hold, expiry date, plans for applying for permanent residency and nationality/current citizenship.

7. MEDICAL DETAILS

1. Please state your:

Height cm

Weight kg

2. Name and address of your usual doctor or medical centre

Doctor's last name

Doctor's given name

Doctor's address

Suburb State Postcode

3. Details of last medical consultation with your usual doctor or medical centre

Date

Reason

Outcome/results

4. If you have attended that doctor for less than 12 months, state name and address of previous doctor

Doctor's last name

Doctor's given name

Doctor's address

Suburb State Postcode

8. YOUR FAMILY HISTORY

Has any of your immediate family (mother, father, brother or sister) been diagnosed with any of the following conditions before the age of 60?: Heart disease (e.g. angina or heart attack), stroke, cardiomyopathy, cancer, diabetes, mental illness, Alzheimer's disease, multiple sclerosis, muscular dystrophy, Parkinson's disease, polycystic kidney disease, Huntington's disease or any other inherited blood or neurological disorder?

☐ No ☐ Yes → Provide details in the table below.

RELATIONSHIP TO MEMBER	MEDICAL CONDITION (eg breast cancer, heart attack, type 2 diabetes)	AGE WHEN DIAGNOSED	AGE AT DEATH (if applicable)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

9. YOUR MEDICAL HISTORY

Please provide details for all 'Yes' answers in the general medical questionnaire at section 10.

- Have you ever had or received medical advice or treatment (including surgery) for any of the following conditions?
 - Chest pain, high blood pressure, raised cholesterol or any heart / circulatory disorder? ☐ No ☐ Yes
 - Stroke, paralysis, epilepsy, multiple sclerosis or any blood or neurological condition? ☐ No ☐ Yes
 - Diabetes, hepatitis, or any condition of the thyroid, liver, kidneys, prostate or urinary bladder? ☐ No ☐ Yes
 - Asthma, sleep apnoea, respiratory or any other lung condition (other than the common cold)? ☐ No ☐ Yes
 - Any injury, disease or disorder of the back, neck, knee, shoulder or other joint, bone, muscle, tendon or ligament condition, including arthritis or gout? ☐ No ☐ Yes
 - Depression, anxiety, chronic tiredness or fatigue, panic attacks, post-traumatic stress, or any other behavioural, mental or nervous condition? ☐ No ☐ Yes
 - Cancer, tumour, melanoma, sun spot, mole or malignant growth of any kind? ☐ No ☐ Yes
 - Drug dependence or abuse (either prescribed or non-prescribed), or alcohol dependence or abuse? ☐ No ☐ Yes
 - Hernia, gall bladder, bowel or stomach condition (other than constipation, upset stomach, diarrhoea, or gastro where these were short, isolated episodes from which you have made a full recovery)? ☐ No ☐ Yes
 - Any condition of the eyes causing visual impairment (partial or complete loss of sight that can't be corrected by glasses, contact lenses or laser eye surgery) or impaired hearing or tinnitus? ☐ No ☐ Yes
- Have you been infected with the Human Immunodeficiency Virus (HIV) or tested positive for Acquired Immune Deficiency Syndrome (AIDS)? ☐ No ☐ Yes
- In the last 5 years have you engaged in any activity reasonably expected to having an increased risk of exposure to the HIV/AIDS virus? (This includes unprotected anal sex, sex with a sex worker or sex with someone you know, or suspect to be HIV positive). ☐ No ☐ Yes
- Apart from treating any condition already disclosed, have you in the last year had medication prescribed by a medical practitioner that is intended to be used for three months or longer (excluding contraceptives)? ☐ No ☐ Yes
- Apart from any condition already disclosed, do you plan to seek or are you awaiting medical advice, investigation or treatment for any other current health condition or symptoms? ☐ No ☐ Yes
- Apart from any condition already disclosed, are you currently off work due to injury or illness, or restricted from being capable of performing your full and normal duties on a full time basis (for at least 30 hours per week), even if your actual employment is on part-time or casual basis? ☐ No ☐ Yes
- Apart from any condition already disclosed, have you been unable to work because of injury or illness (excluding pregnancy) for more than two consecutive weeks in the last 3 years? ☐ No ☐ Yes

10. GENERAL MEDICAL QUESTIONNAIRE

Please provide details for all 'Yes' answers in Section 8, Q's 1A-J and Q's 2-7. Please complete on a separate sheet if you need to provide additional information.

	QUESTION NUMBER _____	QUESTION NUMBER _____	QUESTION NUMBER _____
1. Date symptoms first started and description of symptoms	DD / MM / YYYY	DD / MM / YYYY	DD / MM / YYYY
2. What was the condition and which part and side of the body was affected (if applicable)?			
3. What was the medical diagnosis including results of x-rays and investigations?			
4. What was the frequency (daily, weekly, etc.) of attacks or symptoms?			
5. What was the severity (mild/moderate/severe) and duration of attacks or symptoms?			
6. How long were you unable to work or perform your normal duties/activities?			
7. If a hospital visit was required, please provide date and duration of your stay.	DD / MM / YYYY	DD / MM / YYYY	DD / MM / YYYY
8. What advice/treatment did you receive?			
9. Are you still receiving treatment? If so, please advise nature and frequency of treatment.			
10. Date treatment/ medication ceased (if applicable).	DD / MM / YYYY	DD / MM / YYYY	DD / MM / YYYY
11. When did you last suffer from any symptoms?			
12. Degree of recovery (%).			
13. Please supply the name and address of all your doctors, hospitals or other practitioners consulted.			

11. PRIVACY

The Privacy of TAL customers is important and TAL is bound by obligations imposed by current privacy laws including the Australian Privacy Principles.

The way in which TAL collects, uses, secures and discloses your personal and sensitive information is set out in the TAL Privacy Policy available at <https://www.tal.com.au/Privacy-Policy> or free of charge on request to TAL by telephoning 1300 209 088.

Collection and use of personal information

We collect personal information, including your name, age, gender, contact details, health information, salary, and employment information so that we may assess and administer our products and services to you. In certain circumstances, such as applications for life insurance products and claims, we may be required to collect personal information of a sensitive nature such as lifestyle and medical history information. If you do not supply the information that is required, we may not be able to provide our products and services to you or pay the claim.

We may take steps to verify the information we collect; for example, a birth certificate provided as identification may be verified with records held by Births, Deaths and Marriages to protect against impersonation, or we may verify with an employer regarding remuneration information provided in a claim for income protection to ensure that it is accurate.

Disclosure of personal information

We disclose relevant personal information to external organisations that help us provide our services and may also disclose some of your personal information to other parties, when required to do so to provide our products and services to you, such as the following.

- Claims assessors and investigators, claims managers and reinsurers;
- Medical practitioners (to verify or clarify, if necessary, any health information you may provide);
- Any person acting on your behalf, including your financial advisor, solicitor, accountant, executor, administrator, trustee, guardian or attorney;
- Other insurers;
- For members of superannuation funds where TAL is the insurer, to the trustee, or administrator of the superannuation fund; and
- Other organisations to whom we outsource certain functions during the underwriting and claims processes, such as obtaining blood tests for underwriting purposes, rehabilitation providers, surveillance providers and forensic accountants.

There are situations where we may also disclose your personal information in circumstances where it is:

- Required by law (such as to the police or Australian Tax Office), and
- Authorised by law (e.g. under Court Orders or Statutory Notices).

12. DECLARATION

I understand and acknowledge that I am bound by the Duty of Disclosure. I declare that the information provided here is true and complete and I agree that this Declaration shall be held to form part of the application for insurance on my life now made to the Company.

Signature
of member

X

Date

DD / MM / YYYY

13. MEDICAL EVIDENCE AUTHORITY

Reference number

Date of birth

DD / MM / YYYY

Name of member

Dear Doctor

I have applied to TAL Life Limited (TAL) for insurance and a medical report from your practice may be required.

If TAL seeks a report from you, TAL may not be able to finalise my application for insurance until it receives your report.

I have agreed that any Medical Practitioner or any other person who has been or may be consulted by me at any time in the future whether named by me or not shall be and is hereby authorised and directed by me to divulge to TAL, any legal tribunal or any third party engaged by TAL all medical or surgical information acquired with regard to myself.

A copy of this authority shall be considered as valid as the original. I would be grateful if you could attend to this matter as soon as possible.

Signature
of member

Date

DD / MM / YYYY

SUBMITTING THIS FORM

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

CONTACTING TAL

@ groupriskadmin@tal.com.au
☎ 1800 666 136
📞 +61 (0)2 9465 2065
🌐 tal.com.au

SAVE

PRINT

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/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

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.



TAL Life Limited (TAL)
ABN 70 050 109 450 AFSL 237848

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Brisbane Qld 4001

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



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, 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 I must advise TAL Life Limited 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 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.
- 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

Life events application form

LEA



Use this form if you are a permanent employee (of any employer within or outside Queensland local government) and have recently experienced a life event.

By completing this form you can increase your Death only cover or Death and Total and Permanent Disablement (TPD) cover by 2 extra units without having to give any information about your health or answer lengthy questionnaires.

The specific life event you have experienced must have happened after your Death or Death and TPD insurance cover through LGIAsuper started.

You must be less than 55 years of age at the time you experienced the life event.

If you have fixed your insurance to a dollar amount you are not eligible for extra cover when you experience a life event.

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
Mobile/Telephone	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

Eligibility

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

If you answer 'Yes' to any of the below questions, you cannot proceed with your life events application to obtain more cover. You can still apply for extra cover by completing the *Insurance application form*.

- At the time of making this application, have you lodged or are you entitled to make a claim in relation to any life insurance policy? ☐ Yes ☐ No
- Has the life event occurred more than 60 days ago? ☐ Yes ☐ No
- Have you had a life event application approved within the last 12 months? ☐ Yes ☐ No

Specific life event

☐ Yes, I have experienced a life event and would like to increase my cover by 2 units (please tick box if correct).

Please select the life event you have experienced from the list in the table over the page. You can only apply for one life event increase in any 12 month period and a maximum of three events during your membership.

You will need to enclose the corresponding documentation with this application form to receive the increase in cover.



TAL

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

LGIAsuper
Let's Grow

Within the last 60 days I have experienced this life event...	It happened on the following date...	I have enclosed this documentation as proof...
<input type="checkbox"/> I got married	/ /	<input type="checkbox"/> A copy of my marriage certificate
<input type="checkbox"/> I got divorced	/ /	<input type="checkbox"/> A copy of my divorce certificate
<input type="checkbox"/> I (or my spouse) gave birth to or adopted a child	/ /	<input type="checkbox"/> A copy of my child's birth certificate or adoption documentation
<input type="checkbox"/> I took out or increased my mortgage on my principal place of residence by more than \$100,000	/ /	<input type="checkbox"/> Written confirmation from my accredited* mortgage provider(s) that shows: <ul style="list-style-type: none"> <input type="checkbox"/> the amount and effective date of the mortgage, or <input type="checkbox"/> the amount of the mortgage immediately before the increase, the effective date of the increase and the current level of the increased mortgage
<input type="checkbox"/> At least 2 years in an interdependent relationship	/ /	<input type="checkbox"/> Copies of bank statements, phone, electricity bills or any other evidence that shows I have been in this relationship for at least 2 years
<input type="checkbox"/> My spouse died	/ /	<input type="checkbox"/> A copy of the death certificate

* Accredited mortgage provider means an authorised deposit-taking institution (as defined by the *Banking Act 1959*) or other reputable financial services business, program or trustee which provides mortgage loans as part of its ordinary business activities and is accredited with the Mortgage Industry Association of Australia.

Important information

You should read LGIAsuper's *Insurance guide* for a summary of the terms and conditions of the Insurance Policy. For a copy visit our website at www.lgiasuper.com.au or call us on **1800 444 396**.

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 or LGIASuper’s 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 TAL Life Limited Privacy statement set out in LGIASuper’s Insurance guide.
- I understand that the additional 2 units of cover will not become effective until my application is accepted in writing and provided my member account has adequate funds to meet the premium payable. I understand that increases.
- 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	Email	Fax
LGIASuper GPO Box 264 Brisbane Qld 4001	(scanned copy) insurance@lgiasuper.com.au	07 3244 4344

Occupational risk rating change form

IOR



Please download, complete and email this form back to us to change the occupational risk rating that applies to your insurance cover with LGIASuper. Unless we have a low-risk occupation already recorded for you, the occupational rating of standard risk will apply to your cover.

You can apply to change your rating to one of the two options below:

Low risk	You are engaged in an occupation which is administrative, clerical or sedentary and you spend at least 80% of your total working time in an office or similar environment carrying out those office based duties.
Professional risk	(a) You are a professional white-collar worker with a university degree qualification relevant to your field (e.g. lawyer, doctor, solicitor, accountant, any member of a professional institute or a member registered by a government body) and you spend at least 80% of your total working time in an office or similar environment carrying out those office based duties; or (b) You are an executive or senior managerial white-collar worker employed by an independent employer earning an annual salary package in excess of \$100,000 (including any superannuation contributions made by, or on behalf of, your employer) and you spend at least 80% of your total working time in an office or similar environment carrying out those office based duties.

The cost of your insurance will be matched to your occupational risk rating. For the full definitions of the occupational ratings and costs, please refer to the LGIASuper *Insurance guide*.

If you are a member with a defined benefit your occupational discount only applies to any additional Death and TPD cover or Income Protection cover you may have.

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

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

*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



TAL

TAL Life Limited (TAL)
ABN 70 050 109 450 AFSL 237848

T 1800 444 396 E insurance@lgiasuper.com.au GPO Box 264
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

LGIASuper
Let's Grow

Change your operational risk rating

To change your occupational classification, please answer all the following questions.

1. What is the name of your current employer?

2. What is your main occupation?

3. Are you engaged in any other occupations?

☐ Yes ☐ No

If yes, please specify your occupation(s).

4. Do you spend at least 80% of your total working time in an office or similar environment performing administrative, clerical or sedentary type duties?

(This includes the total amount of time spent in all occupations as advised in questions 2 & 3 above)

☐ Yes ☐ No

5. Only complete this question if you are applying for a professional risk rating

Do you have a university degree qualification relevant to the field of your main occupation or, are you an executive or senior managerial white-collar worker employed by an independent employer earning an annual salary package in excess of \$100,000 (including any superannuation contributions made by your employer on your behalf to the fund)?

☐ Yes ☐ No

Important information

Insurance cover is provided by TAL Life Limited (TAL) (ABN 70 050 109 450 AFSL 237848) and subject to the terms and conditions of the insurance policy issued to LGIASuper Trustee ABN 94 085 088 484 AFS Licence No. 230511 LGIASuper ABN 23 053 121 564 by TAL. You should read the LGIASuper *Insurance guide* for a summary of the terms and conditions of the insurance policy. You can download the PDS from **lgiasuper.com.au** or contact LGIASuper on **1800 444 396** if you would like a copy of the policy.

Your application will be assessed by TAL and LGIASuper will notify you of the outcome in writing. Changing your occupational risk rating will change the premium you pay, but not the amount of your cover.

Your 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 (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's decision to accept my application.
- I understand that if TAL rejects my application, all my cover in LGIAsuper will be based on my existing occupational risk rating.
- I understand that if TAL accepts my application, the new occupational rating will apply to all my cover in LGIAsuper from the date TAL accepts this application in writing, and provided my LGIAsuper account has enough money in it to pay the premiums.
- I have read and understood LGIAsuper's *Insurance guide* or LGIAsuper's *Defined Benefit account guide* or Defined Benefits Fund guide (for members with a defined benefit) and understand that, if I am a member with a defined benefit, the occupational discount only applies to any additional Death and TPD cover or Income Protection cover I have.
- I consent to the collection, use and disclosure of my personal information in accordance with the LGIAsuper Privacy policy and the TAL Privacy statement set out in the Insurance Guide.

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





Level 20, 333 Ann Street Brisbane Qld 4000 GPO Box 264 Brisbane Qld 4001
Telephone **1800 444 396** From overseas +61 7 3244 4300 Fax 07 3244 4344
info@lgiasuper.com.au lgiasuper.com.au



 **SUPERANNUATION**  **INVESTMENT**  **ADVICE**  **INSURANCE**

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