

# Insurance guide

Date issued: 1 May 2021

The information in this document forms part of the *Accumulation account Product Disclosure Statement*, Date issued: 1 May 2021.

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) as trustee for LGIAsuper (ABN 23 053 121 564)

  
**LGIAsuper**  
Let's Grow



## Contents

What's in this guide	2
Your LGIAsuper insurance cover	7
Death and Total and Permanent Disablement (TPD) cover	8
Type 1 Insurance	15
Type 2 Insurance	17
Type 3 Insurance	18
Type 4 Insurance	19
Income Protection insurance	20
How to make a claim	27
Frequently asked questions	28
Definitions	29
TAL's Privacy statement	34
LGIAsuper's Privacy policy summary	35

This *Insurance guide* has been prepared and issued by (LGIAsuper Trustee ABN 94 085 088 484 AFS Licence No. 230511) as trustee for 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. The insurance cover is provided by TAL Life Limited (TAL) ABN 70 050 109 450, AFSL 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to the insurance statements being disclosed in this guide in the form and context in which it is included, and has not withdrawn its consent as at the date this document was printed.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.

# What's in this guide

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

## 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 information

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

If you need any further information call us on **1800 444 396**.

## Who is the Insurer?

This insurance is provided through a group policy agreement between LGIAsuper and TAL Life Limited (TAL) ABN 70 050 109 450, AFSL 237 848 (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.

Contact LGIAsuper on **1800 444 396** or visit our website at **[lgiasuper.com.au](http://lgiasuper.com.au)** if you would like further information.



### Types of insurance

The table below shows at a glance the types of insurance cover we offer our members.

<p><b>Death and Total and Permanent Disablement (TPD)</b></p> <p>Access to 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.</p>	<p><b>Death and Terminal Illness</b></p> <p>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.</p>	<p><b>Income Protection (IP)</b></p> <p>A benefit up to 75% of your pre-disability salary paid to you for up to 2 years to replace part of your income if you become totally or partially disabled due to illness or injury. Benefits are payable monthly in arrears after a waiting period.</p>
<p>See page 8</p>	<p>See page 8</p>	<p>See page 20</p>

### Do all LGIASuper members automatically get insurance?

No. Federal legislation prevents superannuation funds from providing automatic insurance to members until they are aged 25 or over and have an account balance of \$6,000 or more. This helps protect members' superannuation balances from being eroded by premiums that may not be needed.

Once members are eligible they will automatically receive insurance cover as part of their LGIASuper membership. The amount and type of insurance provided is determined by factors such as your age, the date you join LGIASuper and how you are employed. Please refer to the following table for more information.

If you're under age 25 or if you have an Accumulation account balance less than \$6,000 you won't automatically receive any insurance cover. However, you can still apply for death, TPD and IP cover (terms and conditions apply). Details on how you can apply for insurance can be found on page 6.

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.

<p><b>Type 1</b> If you work for Queensland local government or an employer who provides us with your salary annually* and are</p>	<p><b>You will automatically receive this type of cover</b></p>
<ul style="list-style-type: none"> <li>• 25 years or more</li> <li>• balance of \$6,000 or more</li> <li>• a permanent, full-time employee</li> <li>• a permanent, part time employee (you work 14.5 hours or more each week)</li> <li>• on a fixed-term contract of 6 continuous months or more and you work at least 14.5 hours each week</li> </ul>	<p>Death, Terminal Illness, Total and Permanent Disablement (TPD) and Income Protection (IP) cover.</p>
<ul style="list-style-type: none"> <li>• 65 years or more</li> </ul>	<p>No insurance is provided and you are unable to apply.</p>

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

<b>Type 2</b> <b>If you work for Queensland local government or another employer that doesn't provide us with your salary annually* and are</b>	<b>You will automatically receive this type of cover</b>
<ul style="list-style-type: none"> <li>25 years or more</li> </ul>	Death, Terminal Illness and Total and Permanent Disablement (TPD).
<ul style="list-style-type: none"> <li>balance of \$6,000 or more</li> </ul>	
<ul style="list-style-type: none"> <li>a permanent, part-time employee (you work less than 14.5 hours each week)</li> </ul>	
<ul style="list-style-type: none"> <li>employee of an employer sponsor that does not provide us with your salary annually</li> </ul>	
<ul style="list-style-type: none"> <li>on a fixed-term contract of 6 continuous months or more and you work less than 14.5 hours each week</li> </ul>	
<ul style="list-style-type: none"> <li>on a fixed-term contract of less than 6 continuous months (regardless of the number of hours you work each week)</li> </ul>	
<ul style="list-style-type: none"> <li>a non-permanent or casual employee</li> </ul>	No insurance is provided and you are unable to apply.
<b>Type 3</b> <b>If you have joined directly and you are aged between 25 to 64 and have a balance of \$6,000 or more</b>	<b>You will automatically receive this type of cover</b>
<ul style="list-style-type: none"> <li>you are under age 65</li> </ul>	Death, Terminal Illness and Total and Permanent Disablement (TPD).
<ul style="list-style-type: none"> <li>you are 65 years or more</li> </ul>	No insurance is provided and you are unable to apply.
<b>Type 4</b> <b>If you have left your Queensland local government or other employer sponsor and</b>	<b>You will automatically receive this type of cover</b>
<ul style="list-style-type: none"> <li>you have insurance</li> </ul>	Any Death, Terminal Illness, TPD or Income Protection cover you have when you resign from local government will continue. 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. You can also apply for insurance or additional insurance subject to underwriting as part of your LGIASuper membership.
<ul style="list-style-type: none"> <li>you do not have insurance through LGIASuper</li> </ul>	None. You can still apply for insurance as part of your LGIASuper membership.

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

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

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

If your automatic cover takes you over the AAL's your insurance will be restricted to the AAL. 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. 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, your lifestyle and your financial commitments.

#### Use our online insurance calculators

See what level of cover might be best for you, and how much this will cost. We have two calculators - get a quick estimate, or a complete estimate based on more of your details. Have details of your income, expenses, assets and debts ready, visit:

**[lgiasuper.com.au/insurancecalculators](http://lgiasuper.com.au/insurancecalculators)**



### How can I tell how much cover I already have?

The easiest way to tell how much insurance cover you have is by logging into LGIASuper Member Online or by calling us on **1800 444 396**. Alternatively you can also check your most recent annual benefit statement.

### Special offer - increase your cover without medical evidence

When your insurance commences 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, subject to the AAL. New Events Cover will apply for 24 months and will cease to apply once you satisfy the At Work requirements for 30 consecutive days after the end of the 24 month period.

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

To take advantage of this special offer and increase your units of cover without underwriting you must complete the special offer form and return it to us within 120 days from the date of your Insurance welcome letter.

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

### Have your cover automatically recalculated each 1 July.

For Type 1 members your insurance is linked to your superannuation salary. This means LGIASuper will re-calculate your automatic insurance at 1 July each year using the multiple of salary shown in 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, and
- you have not chosen to fix your level of cover to either a specific number of units, a fixed dollar amount or opted out of the default altogether.

If the number of automatic units you have increases when your cover is recalculated, you will automatically receive the increased cover. Any additional units of cover you have in excess of your automatic level of units will remain unchanged.

If the number of automatic units you have would decrease when recalculated, your number of automatic units will remain unchanged.

### When does underwriting apply?

If you wish to increase your insurance or you require cover in excess of the AAL (see page 6 for details), you will need to apply. This means you will have to show evidence of good health.

Your existing insurance will remain in place while you wait for your application to be underwritten.

### 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). These exclude life event increases and any special offers.

Type of insurance	AAL limits without underwriting (Type 1)	AAL limits without underwriting (Type 2, 3 & 4)	Limits with underwriting
Death only	\$1 million	Equal to the default cover without the need to complete a medical questionnaire or provide medical evidence of good health.	\$5 million
Terminal Illness	\$1 million	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	\$1 million	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

### What if I'm not covered?

If you did not automatically receive insurance when you joined LGIASuper you can still apply for insurance. For example, if you are under age 25 or have a balance below \$6,000, you may be eligible to choose automatic cover or apply for insurance. 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, limit your level of cover, increase your waiting period or place exclusions on it.

### Can I apply for additional insurance?

You can apply for insurance 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. You can apply for insurance at any time by logging in to your account at [lgiasuper.com.au](http://lgiasuper.com.au), completing the *Insurance application form* available at [lgiasuper.com.au/forms](http://lgiasuper.com.au/forms) or by calling us on **1800 444 396**.

### What if I have insurance elsewhere?

You may already have insurance elsewhere, for example with another super fund or through private insurance you've arranged. If you already have insurance you should think about whether you need both by considering the features and costs of the cover.

You can apply to transfer any existing death, TPD or income protection cover from another superannuation fund or individual insurance to LGIASuper.

The maximum amount of insurance that can be transferred is \$1.5 million for death and/or TPD cover and \$10,000 per month for income protection.

To transfer your existing insurance to LGIASuper log into your account online and go to Insurance Online or complete the *Insurance Transfer application form* available at [lgiasuper.com.au/forms](http://lgiasuper.com.au/forms).

Do not cancel any existing insurance you might have until you confirm your insurance through LGIASuper is in place. It is important to know that combining your super doesn't automatically transfer any insurance you have to LGIASuper. If you want to transfer your insurance you should wait until you have received written confirmation from us before combining your super.

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

# Your LGIAsuper insurance cover

## LGIAsuper's insurance benefits can protect you, your family and your lifestyle against the unexpected 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 totally and permanently disabled or give your family financial security in the event of your death.

Most LGIAsuper members 25 years or older with an account balance of \$6,000 or more will automatically receive insurance cover as part of their membership.

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

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. A Terminal Illness benefit is included as part of your Death insurance. 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?
<b>Death cover</b>	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"> <li>• A lump sum as part of your Death benefit</li> <li>• Generally paid to your dependants</li> <li>• It will be paid to your nominated beneficiaries if you have a valid binding death benefit nomination</li> </ul>
<b>Terminal Illness cover</b>	An early payment of the Death benefit, which pays a one-off lump sum to your LGIAsuper account when you are diagnosed with a terminal illness that is likely to lead to your death within 12 months. Your Death benefit will be reduced by any Terminal Illness benefit you receive.	<ul style="list-style-type: none"> <li>• A lump sum paid to you as a pre-payment of your Death benefit</li> </ul>
<b>Total and Permanent Disablement (TPD) cover</b>	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"> <li>• A lump sum paid to you as part of your TPD benefit</li> </ul>
<b>Income Protection (IP) cover</b> (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 pre-disability 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"> <li>• Paid into your nominated bank account each month</li> </ul>

### Please note New Events 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
- default cover commences on the date your account balance reaches at least \$6,000 and you are aged 25 years or more. If a superannuation guarantee (SG) contribution is received within 120 days of this date, New Events Cover will apply until you are At Work for 30 consecutive days. Otherwise, New Events Cover will apply for 24 months and will cease to apply once you satisfy the At Work requirements for 30 consecutive days after the end of the 24 month period.

# 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.

## 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. See the definition of Total and Permanent Disablement on page 32 for details on the parts of the definition applicable.

## 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?

When you join LGIAsuper you may be eligible to automatically receive death and TPD cover if you are age 25 or over and have an Accumulation account balance of \$6,000 or more. Depending on your employment arrangements, you may also be eligible to automatically receive income protection (IP) cover. If you're under age 25 or if you have an Accumulation account balance less than \$6,000, you won't automatically receive any insurance, but you can still apply for death, TPD and IP cover (terms and conditions apply).

Please note New Events Cover applies to your automatic cover if it commences on the date your account balance reaches at least \$6,000 and you are aged 25 years or more. If a superannuation guarantee (SG) contribution is received within 120 days of this date, New Events Cover will apply until you are At Work for 30 consecutive days. Otherwise, New Events Cover will apply for 24 months and will cease to apply once you satisfy the At Work requirements for 30 consecutive days after the end of the 24 month period.

## 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 apply for a premium discount if you work in a white collar or professional occupation
- ✓ are automatically covered for Terminal Illness as part of your Death cover
- ✓ can opt to choose Death only cover



## Your cover may stop

**If we don't receive money (excluding investment earnings) into your accumulation account for 16 months, you may lose your insurance.**

**We will write to you before this occurs to give you some options to keep your cover. If you are thinking about reviewing your insurance, consider obtaining professional advice to understand what cover you need for your personal situation and the cost of this cover.**

### When does my Death and TPD insurance cover stop?

Your insurance cover will stop as a result of the earliest of these events:

- you turn 65
- you leave LGIASuper
- you are paid a TPD benefit which is equal to your Death benefit
- you are paid a Terminal Illness benefit which is equal to your Death benefit
- you cancel your insurance
- you 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 1903 (Cth))
- you are a non-Australian resident who holds a visa and temporarily leave Australia for more than 3 months
- 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
- the date your account balance falls to zero
- you no longer satisfy the eligibility requirements
- you die.

### How much cover do I get?

The amount of Death and TPD cover you receive depends on your employment. See pages 15 - 19 for more information.

### 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.

If you apply for insurance above the automatic acceptance level or increase your cover after you join LGIASuper, the Insurer will assess your application. As a condition of accepting your increased cover amount the insurer may apply a loading (a higher premium) and/or specify a benefit exclusion that will apply if a claim for the additional insurance is related to a specified condition or pastime.

Any premium loadings or benefit exclusions will be advised to you, and you can choose to accept or decline the offer within 30 days. It will be deemed that you have declined to accept this offer if you do not respond within 30 days.

### 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.

### Your life events

If you are under 60 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).

You can apply for an increase in your units of cover when you experience a life event by logging into your account at [lgiasuper.com.au](http://lgiasuper.com.au) or by completing a Life events application form available at [lgiasuper.com.au/forms](http://lgiasuper.com.au/forms). You will also need to show proof you have experienced the life event as detailed in the Types of life events table.

Types of life events	
Life events available to you	As long as you can show this proof
<b>Marriage or start of a de facto relationship</b>	A certified copy of the marriage certificate or statutory declaration (in the case of a de facto relationship)
<b>Divorce or ending a de facto relationship</b>	A certified copy of the divorce orders (Decree absolute) or a statutory declaration for a de facto relationship
<b>You or your spouse or de facto partner have given birth or adopted a child</b>	A certified copy of the birth certificate or adoption documentation naming you as the parent
<b>You took out a mortgage on your principal place of residence or increasing a mortgage on your principal place of residence by more than \$100,000</b>	Written documentation from your mortgage lender that shows: <ul style="list-style-type: none"> <li>the amount and effective date of the mortgage, or</li> <li>the amount of the mortgage immediately before the increase, the effective date of the increase and the current level of the increased mortgage</li> </ul>
<b>Suffer the death of your spouse or de facto partner</b>	A certified copy of the death certificate and, in the case of a de facto relationship, a statutory declaration confirming the relationship
<b>A dependent child attending primary or secondary school for the first time</b>	A certified copy of a letter of the enrolment details which confirm the name of the student and whether the child is starting primary (Kindergarten) or secondary school (Year 7)
<b>First becoming eligible for a Centrelink carer's allowance</b>	A certified copy of the notification letter from Centrelink which confirms the date you became eligible for a carer's allowance
<b>10 years of continuous membership in LGIAsuper</b>	No evidence required. We will confirm your eligibility
<b>Milestone birthday (30, 35, 40, 45 or 50)</b>	A certified copy of your birth certificate, driver's licence or passport

### How life event increases work

#### Life event increases for death and TPD cover are subject to the following conditions:

- apply within 90 days of the event or within 90 days of the day we send your annual member statement (as long as the event was within the last 12 months)
- be under 60 years of age at the time you experienced the life event
- only apply once in any 12 month period, subject to a maximum of three events during your membership
- only apply to increase the existing cover you already hold with LGIAsuper
- apply for a life event that happened after your cover started
- not have been declined for cover, or have had any special terms, conditions, restrictions, exclusions or premium loadings applied to your cover, and
- not have previously fixed your insurance to a dollar amount.

## Your occupational risk

The premium for your Death and TPD insurance is directly related to the risk of your occupation. All LGIASuper members automatically receive the blue collar occupational risk premium rate. If you work in a white collar or professional occupation and you tell us, you could receive a discount on your premium. You can apply to change your occupational risk rating at any time by logging in to your account at [lgiasuper.com.au](http://lgiasuper.com.au), completing the *Occupational risk rating change form* available at [lgiasuper.com.au/forms](http://lgiasuper.com.au/forms) or by calling us on **1800 444 396**.

If your application for an occupational premium discount is approved by the Insurer, the discount will apply from the date your application is accepted.

### White collar occupation

You are engaged in an occupation which is administrative, clerical or sedentary 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 in arrears from your super account in monthly instalments.

**TABLE C**  
Premiums per week per unit of cover

Occupational risk rating	Weekly Death only cover premium	Weekly Death and TPD cover premium
Blue Collar	\$0.65	\$1.52
White Collar	\$0.49	\$1.17
Professional	\$0.42	\$1.00

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

## Example

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

Steve works full time with an employer sponsor who provides us with his salary and has a balance of \$10,000 in his Accumulation account.

### Superannuation salary

\$60,000

### Current Age

35 years

### UNITS OF COVER

6. This is Steve's default level of cover rounded up to the nearest units.

### ANNUAL PREMIUM

#### DEATH AND TPD COVER

##### BLUE COLLAR

6 units x \$1.52 x 52 weeks  
= **\$474.24**

##### WHITE COLLAR

6 units x \$1.17 x 52 weeks  
= **\$365.04**

##### PROFESSIONAL

6 units x \$1.00 x 52 weeks  
= **\$312.00**

#### DEATH COVER ONLY

##### BLUE COLLAR

6 units x \$0.65 x 52 weeks  
= **\$202.80**

##### WHITE COLLAR

6 units x \$0.49 x 52 weeks  
= **\$152.88**

##### PROFESSIONAL

6 units x \$0.42 x 52 weeks  
= **\$131.04**

## 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 continue to 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 9.

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) and 3)	Assessed under parts 2) and 3)
60	100%	0%
61	80%	20%
62	60%	40%
63	40%	60%
64	20%	80%
65	Nil Cover	Nil Cover

Special arrangements apply to people who were between 61 and 64 at 1 July 2019, please contact us on **1800 444 396** if this applies to you.

See the definition of Total and Permanent Disablement on page 32 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. You can fix your cover at any time by logging in to your account at [lgiasuper.com.au](http://lgiasuper.com.au) or by completing the *Application to convert or fix insurance cover* form available at [lgiasuper.com.au/forms](http://lgiasuper.com.au/forms).

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 unit-based cover or vice versa will be subject to New Event Cover for 24 months.

## Example

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

Jane works full time with local government or other employer sponsor which provides us with her salary annually. Jane wants to fix her cover to a specific dollar amount.

### Superannuation salary

\$60,000

### Current age

35 years

### Amount of cover

\$390,000. This is Jane's default level of cover rounded up to the nearest unit and then converted to a dollar amount.

ANNUAL PREMIUM

### DEATH AND TPD COVER

#### BLUE COLLAR

$\$390,000 / 1,000 \times \$1.34$  (as per Table D)  
= **\$522.60 each year**

#### WHITE COLLAR

$\$390,000 / 1,000 \times \$0.99$  (as per Table D)  
= **\$386.10 each year**

#### PROFESSIONAL

$\$390,000 / 1,000 \times \$0.84$  (as per Table D)  
= **\$327.60 each year**

### DEATH COVER ONLY

#### BLUE COLLAR

$\$390,000 / 1,000 \times \$0.59$  (as per Table D)  
= **\$230.10 each year**

#### WHITE COLLAR

$\$390,000 / 1,000 \times \$0.41$  (as per Table D)  
= **\$159.90 each year**

#### PROFESSIONAL

$\$390,000 / 1,000 \times \$0.35$  (as per Table D)  
= **\$136.50 each year**

**TABLE D**  
Annual fixed cover premium rates per \$1,000 of cover

Age	Blue Collar		White Collar		Professional	
	Death Only	Death & TPD	Death Only	Death & TPD	Death Only	Death & TPD
15	\$0.59	\$1.34	\$0.41	\$0.99	\$0.35	\$0.84
16	\$0.59	\$1.34	\$0.41	\$0.99	\$0.35	\$0.84
17	\$0.59	\$1.34	\$0.41	\$0.99	\$0.35	\$0.84
18	\$0.59	\$1.34	\$0.41	\$0.99	\$0.35	\$0.84
19	\$0.59	\$1.34	\$0.41	\$0.99	\$0.35	\$0.84
20	\$0.59	\$1.34	\$0.41	\$0.99	\$0.35	\$0.84
21	\$0.59	\$1.34	\$0.41	\$0.99	\$0.35	\$0.84
22	\$0.59	\$1.34	\$0.41	\$0.99	\$0.35	\$0.84
23	\$0.59	\$1.34	\$0.41	\$0.99	\$0.35	\$0.84
24	\$0.59	\$1.34	\$0.41	\$0.99	\$0.35	\$0.84
25	\$0.59	\$1.34	\$0.41	\$0.99	\$0.35	\$0.84
26	\$0.59	\$1.34	\$0.41	\$0.99	\$0.35	\$0.84
27	\$0.59	\$1.34	\$0.41	\$0.99	\$0.35	\$0.84
28	\$0.59	\$1.34	\$0.41	\$0.99	\$0.35	\$0.84
29	\$0.59	\$1.34	\$0.41	\$0.99	\$0.35	\$0.84
30	\$0.59	\$1.34	\$0.41	\$0.99	\$0.35	\$0.84
31	\$0.59	\$1.34	\$0.41	\$0.99	\$0.35	\$0.84
32	\$0.59	\$1.34	\$0.41	\$0.99	\$0.35	\$0.84
33	\$0.59	\$1.34	\$0.41	\$0.99	\$0.35	\$0.84
34	\$0.59	\$1.34	\$0.41	\$0.99	\$0.35	\$0.84
35	\$0.59	\$1.34	\$0.41	\$0.99	\$0.35	\$0.84
36	\$0.64	\$1.40	\$0.44	\$1.03	\$0.38	\$0.88
37	\$0.68	\$1.52	\$0.46	\$1.11	\$0.41	\$0.95
38	\$0.74	\$1.67	\$0.52	\$1.22	\$0.44	\$1.06
39	\$0.83	\$1.87	\$0.58	\$1.37	\$0.49	\$1.17
40	\$0.96	\$2.16	\$0.67	\$1.57	\$0.57	\$1.35
41	\$1.09	\$2.43	\$0.74	\$1.76	\$0.65	\$1.52
42	\$1.19	\$2.64	\$0.81	\$1.94	\$0.71	\$1.65
43	\$1.29	\$2.90	\$0.90	\$2.12	\$0.77	\$1.82
44	\$1.44	\$3.23	\$1.00	\$2.37	\$0.86	\$2.02
45	\$1.58	\$3.51	\$1.09	\$2.57	\$0.93	\$2.21
46	\$1.73	\$3.88	\$1.20	\$2.84	\$1.03	\$2.44
47	\$1.92	\$4.30	\$1.32	\$3.13	\$1.14	\$2.71
48	\$2.07	\$4.64	\$1.44	\$3.40	\$1.24	\$2.93
49	\$2.27	\$5.07	\$1.57	\$3.73	\$1.34	\$3.19
50	\$2.50	\$5.57	\$1.73	\$4.09	\$1.48	\$3.51
51	\$2.77	\$6.20	\$1.92	\$4.54	\$1.65	\$3.89
52	\$3.12	\$6.97	\$2.16	\$5.11	\$1.84	\$4.39
53	\$3.57	\$7.96	\$2.47	\$5.84	\$2.12	\$5.00
54	\$4.16	\$9.30	\$2.87	\$6.82	\$2.47	\$5.84
55	\$4.99	\$11.16	\$3.45	\$8.19	\$2.96	\$7.01
56	\$5.76	\$12.89	\$3.99	\$9.45	\$3.42	\$8.10
57	\$6.49	\$14.49	\$4.50	\$10.63	\$3.85	\$9.11
58	\$7.42	\$16.57	\$5.14	\$12.16	\$4.40	\$10.41
59	\$8.65	\$19.34	\$5.99	\$14.18	\$5.14	\$12.16
60	\$10.53	\$23.52	\$7.28	\$17.24	\$6.24	\$14.78
61	\$13.43	\$30.00	\$9.30	\$22.00	\$7.96	\$18.87
62	\$18.54	\$41.44	\$12.84	\$30.38	\$11.00	\$26.05
63	\$29.96	\$66.93	\$20.74	\$49.08	\$17.76	\$42.07
64	\$38.95	\$87.02	\$26.96	\$63.80	\$23.09	\$54.71

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

### Can you reduce or cancel your Death and TPD cover?

At any time 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.

Generally, if you choose to reduce your cover below your automatic 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.

Please note New Events Cover applies to your automatic cover if it commences on the date your account balance reaches at least \$6,000 and you are aged 25 years or more. If a superannuation guarantee (SG) contribution is received within 120 days of this date, New Events Cover will apply until you are At Work for 30 consecutive days. Otherwise, New Events Cover will apply for 24 months and will cease to apply once you satisfy the At Work requirements for 30 consecutive days after the end of the 24 month period.

If you cease employment due to disability on or after 1 July 2011 (or 6 June 2012 for former City Super members) you have 6 years from that date to lodge a claim for Total and Permanent Disablement, otherwise your claim cannot be considered by the Trustee. Any claim outside this period will be provided to the insurer for its own response.

### 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.

If you are on leave you must be approved by your employer and premiums will be deducted from your account until cover ends based on the rules regarding when Death and TPD cover stops. You don't need to notify LGIASuper of this leave.

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 or 3 of the TPD definition (see *Definitions* on page 29).

# Type 1 Insurance

Queensland local government or other employer sponsor that provides us 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)**

## Am I automatically covered?

Most LGIAsuper members 25 years or older with an account balance of \$6,000 or more will automatically receive insurance cover as part of their membership.

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 employed as listed in the table below and aged between 25 and 65 with a balance of \$6,000 or more 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.

## Death only or Death and TPD insurance units tables

To work out the value of your automatic cover use the tables on this page and refer to the example calculation. You'll notice as your age increases, the value of your insurance cover decreases. All insurance cover stops when you reach age 65.

### Example

Derek works for an eligible employer sponsor that provides us with his salary annually.

#### Current age

35 years

#### Superannuation salary

\$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	
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

Your insurance is linked to your superannuation salary.

This means LGIASuper will re-calculate your automatic insurance at 1 July each year using the automatic 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 automatic insurance altogether.

If the number of automatic units you have increases, you will automatically receive the increase in cover. Any additional units of cover you have in excess of your automatic level of units will remain unchanged.

If the number of automatic units you have would decrease when recalculated, your number of automatic 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.

# Type 2 Insurance

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 25 years or older with an account balance of \$6,000 or more will automatically receive insurance cover as part of their membership.

If you don't receive automatic insurance or if you want more insurance 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 insurance* 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.

### Death only or Death and TPD insurance units tables

You can work out the value of your automatic units of cover using the table over the page 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.

#### Example

Karen has an Accumulation account and works in a casual role for an eligible employer sponsor.

#### Current age

35 years

#### Account balance

\$50,000

#### Value 1 unit of cover (from table B)

\$65,000

#### DEFAULT LEVEL OF COVER

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

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 3 Insurance

## Members who join directly

If you join directly rather than through your employer you will receive 4 units of automatic Death and TPD cover as per Table B once your balance reaches \$6,000 and are 25 years or older.

This insurance 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 30 days of joining if you choose to have insurance otherwise your insurance will stop. If you want to increase your insurance at any time you can apply for additional insurance — see *Can I apply for additional insurance?* on page 6 for more information.

### 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 insurance 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 decreases unless you apply for additional insurance or you choose to fix your cover to a specific dollar amount (see page 12).

### Example

Caitlin has just opened an LGIAsuper Accumulation account and has worked out she needs at least \$390,000 worth of cover.

#### Current age

35 years

Each unit of cover for her age

\$65,000 (see Table B)

#### NUMBER OF UNITS CAITLIN NEEDS

= 6 units ( $\$390,000 \div \$65,000$ )

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 4 Insurance

## For members who leave local government or their employer sponsor

**It's good to know you will keep your Death and TPD insurance 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 your Queensland local government employer 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 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.

### 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 insurance you might need. If you are not sure how much insurance is enough, go to the Insurance needs calculator on the LGIAsuper website. You'll notice as your age increases, the value of your insurance decreases unless you apply for additional cover or you choose to fix your cover to a specific dollar amount (see page 12).

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

## With LGIAsuper's Income Protection insurance you

- ✓ can be covered for a monthly benefit of 75% of your salary excluding 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 working 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 salary), if you are entitled to receive a Total and 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 white collar or professional occupations (subject to other conditions)

## Automatic Income Protection cover

Most LGIAsuper members 25 years or older with an account balance of \$6,000 or more will automatically receive 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 salary for a benefit period up to 2 years if you suffer total disability or partial disability. Waiting periods apply. See page 23 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 23. 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 25 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 29 for details.

## Does my cover start straight away?

When you join LGIAsuper you may be eligible to automatically receive death and total and permanent disability (TPD) insurance if you are age 25 or over and have an Accumulation account balance of \$6,000 or more.

Depending on your employment arrangements, you may also be eligible to automatically receive Income Protection insurance. If you're under age 25 or if you have an Accumulation account balance less than \$6,000, you won't automatically receive any insurance cover, but you can still apply for death, TPD and Income Protection (terms and conditions apply).

Please note New Events Cover applies to your automatic insurance if it commences on the date your account balance reaches at least \$6,000 and you are aged 25 years or more. If a superannuation guarantee (SG) contribution is received within 120 days of this date, New Events Cover will apply until you are At Work for 30 consecutive days. Otherwise, New Events Cover will apply for 24 months and will cease to apply once you satisfy the At Work requirements for 30 consecutive days after the end of the 24 month period.

## When does my Income Protection cover stop?

Your cover will stop as a result of the earliest of these events:

- your 65th birthday (or your 64th birthday if you have a 395 day waiting period)
- you leave LGIAsuper
- you are a non-Australian resident who holds a visa and temporarily leave Australia for more than 3 months
- you permanently cease work
- you have your TPD or Terminal Illness claim approved
- you cancel your insurance cover
- you permanently retire
- you are no longer employed for at least 14.5 hours week each 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
- you 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 1903* (Cth))

- 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
- you are on employer-approved paid or unpaid leave for longer than 24 consecutive months
- you 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 75% your of salary or \$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.

Acceptance of any cover in excess of the AAL is subject to underwriting. 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.

#### Example 1

##### Annual salary

\$40,000

##### 75% of annual salary

\$30,000

##### Monthly benefit (75% of salary)

= \$2,500 ( $\$30,000 \div 12$  months)

#### Example 2

##### Annual salary

\$260,000

##### 75% of annual salary

\$195,000

##### Monthly benefit (75%) of salary

= \$16,250 ( $\$195,00 \div 12$  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 do I work out my level of cover?

Your automatic Income Protection cover is for 75% of your gross monthly salary, paid directly to you. Your cover is calculated as 75% of your annual salary (pro-rated and paid each 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. 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 salary), if you are entitled to receive a Total and Permanent Disablement or Terminal Illness benefit or you die. Benefits will also cease on your 65th birthday (or your 64th birthday if you have a 395 day waiting period) or reside overseas for more than 6 months (unless the Insurer agrees otherwise).

#### Do waiting periods apply?

The automatic waiting period for Income Protection is 90 days however there are exceptions. Queensland Urban Utilities employees have an automatic waiting period of 395 days. Brisbane City Council employees who started their employment on or before 8 October 2013 also have an automatic 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. You can apply for a different waiting period at any time by logging in to your account at [lgiasuper.com.au](http://lgiasuper.com.au) or by completing the *Insurance application* form available at [lgiasuper.com.au/forms](http://lgiasuper.com.au/forms).

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

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 without underwriting you will need to notify LGIASuper within 120 days from the date on your *Insurance welcome letter*.

## Your life events

If you are under age 60 you can apply for up to \$2,000 per month of additional Income Protection insurance without underwriting as you experience milestones listed in the Types of life events table below.

Underwriting will apply if you wish to increase your insurance outside a life event or in excess of the \$2,000 per month limit. The same Waiting Period and Benefit Period will apply.

It is important to ensure that you don't apply for more cover than you need. The total maximum benefit payable is subject to a maximum of \$30,000 or 75% of your Salary, whichever is lower.

Types of life events	
Within the last 90 days I have experienced this life event	Enclose this documentation as proof
<b>Marriage or start of a de facto relationship</b>	A certified copy of the marriage certificate or statutory declaration (in the case of a de facto relationship)
<b>Divorce or ending a de facto relationship</b>	A certified copy of the divorce orders (Decree absolute) or a statutory declaration for a de facto relationship
<b>You or your spouse or de facto partner have given birth or adopted a child</b>	A certified copy of the birth certificate or adoption documentation naming you as the parent
<b>You took out a mortgage on your principal place of residence or increasing a mortgage on your principal place of residence by more than \$100,000</b>	Written documentation from your mortgage lender that shows: <ul style="list-style-type: none"> <li>the amount and effective date of the mortgage, or</li> <li>the amount of the mortgage immediately before the increase, the effective date of the increase and the current level of the increased mortgage</li> </ul>
<b>Suffer the death of your spouse or de facto partner</b>	A certified copy of the death certificate and, in the case of a de facto relationship, a statutory declaration confirming the relationship
<b>A dependent child attending primary or secondary school for the first time</b>	A certified copy of a letter of the enrolment details which confirm the name of the student and whether the child is starting primary (Kindergarten) or secondary school (Year 7)
<b>First becoming eligible for a Centrelink carer's allowance</b>	A certified copy of the notification letter from Centrelink which confirms the date you became eligible for a carer's allowance
<b>10 years of continuous membership in LGIAsuper</b>	No evidence required. We will confirm your eligibility
<b>Milestone birthday (30, 35, 40, 45 or 50)</b>	A certified copy of your birth certificate, driver's licence or passport

## How life event increases work

### Life event increases for income protection cover are subject to the following conditions:

- apply within 90 days of the event or within 90 days of the day we send your annual member statement (as long as the event was within the last 12 months)
- be under 60 years of age at the time you experienced the life event
- only apply once in any 12 month period, subject to a maximum of three events during your membership
- only apply to increase the existing cover you already hold with LGIAsuper
- apply for a life event that happened after your cover started
- not have been declined for cover, or have had any special terms, conditions, restrictions, exclusions or premium loadings applied to your cover

### 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. The amount we pay plus the other payment(s) must not be more than your monthly benefit and 75% of your 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.

### 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 receive the blue collar occupational risk premium rate (see *Table E* on page 24). However, if you tell us you work in a white collar or professional occupation you could receive a discount on your premium.

To change your risk rating log in to your account at [lgiasuper.com.au](http://lgiasuper.com.au) or complete the *Occupational risk rating change* form available at [lgiasuper.com.au/forms](http://lgiasuper.com.au/forms).

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 monthly from your super account in arrears.

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

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.

**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

### White collar occupation

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

### 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 those 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 those office-based duties.

### Your annual Income Protection premium is calculated as follows:

Your monthly insured benefit ÷ 100 x the premium rate from Table E (as per your age, gender and occupation) x 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 ÷ 100 x the premium rate from Table E (as per your age, gender and occupation) x 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 ÷ 100 x the premium rate from Table E (as per your age, gender and occupation) x 0.70 (from Table F)

**TABLE E**  
**Annual Income Protection premium rates per \$100 per month of cover**  
**Waiting period 90 days Benefit period 2 years**

Current age	Blue Collar		White Collar		Professional	
	Male	Female	Male	Female	Male	Female
15	\$1.91	\$2.11	\$1.44	\$1.58	\$1.16	\$1.25
16	\$1.91	\$2.11	\$1.44	\$1.58	\$1.16	\$1.25
17	\$1.91	\$2.11	\$1.44	\$1.58	\$1.16	\$1.25
18	\$1.91	\$2.11	\$1.44	\$1.58	\$1.16	\$1.25
19	\$1.91	\$2.11	\$1.44	\$1.58	\$1.16	\$1.25
20	\$2.15	\$2.11	\$1.61	\$1.58	\$1.30	\$1.25
21	\$2.01	\$2.11	\$1.51	\$1.58	\$1.20	\$1.25
22	\$1.89	\$2.13	\$1.41	\$1.61	\$1.14	\$1.28
23	\$1.78	\$2.15	\$1.32	\$1.61	\$1.06	\$1.30
24	\$1.68	\$2.17	\$1.25	\$1.63	\$1.01	\$1.30
25	\$1.61	\$2.17	\$1.20	\$1.63	\$0.97	\$1.30
26	\$1.56	\$2.32	\$1.18	\$1.74	\$0.95	\$1.39
27	\$1.51	\$2.40	\$1.14	\$1.82	\$0.89	\$1.44
28	\$1.51	\$2.50	\$1.14	\$1.89	\$0.89	\$1.51
29	\$1.51	\$2.57	\$1.14	\$1.94	\$0.89	\$1.53
30	\$1.53	\$2.65	\$1.16	\$1.99	\$0.92	\$1.58
31	\$1.58	\$2.74	\$1.18	\$2.05	\$0.95	\$1.65
32	\$1.63	\$2.81	\$1.22	\$2.11	\$0.97	\$1.68
33	\$1.70	\$2.92	\$1.28	\$2.19	\$1.01	\$1.74
34	\$1.78	\$3.07	\$1.32	\$2.32	\$1.06	\$1.84
35	\$1.86	\$3.23	\$1.39	\$2.44	\$1.11	\$1.94
36	\$1.99	\$3.45	\$1.49	\$2.60	\$1.18	\$2.07
37	\$2.13	\$3.68	\$1.61	\$2.76	\$1.28	\$2.22
38	\$2.29	\$3.97	\$1.72	\$2.98	\$1.37	\$2.38
39	\$2.48	\$4.32	\$1.86	\$3.23	\$1.49	\$2.60
40	\$2.69	\$4.70	\$2.03	\$3.52	\$1.61	\$2.81
41	\$2.96	\$5.15	\$2.22	\$3.87	\$1.78	\$3.09
42	\$3.23	\$5.67	\$2.44	\$4.25	\$1.94	\$3.40
43	\$3.54	\$6.23	\$2.67	\$4.68	\$2.13	\$3.73
44	\$3.92	\$6.89	\$2.96	\$5.17	\$2.36	\$4.14
45	\$4.35	\$7.60	\$3.25	\$5.71	\$2.60	\$4.56
46	\$4.84	\$8.38	\$3.64	\$6.29	\$2.90	\$5.03
47	\$5.40	\$9.23	\$4.06	\$6.92	\$3.23	\$5.55
48	\$6.02	\$10.18	\$4.51	\$7.63	\$3.62	\$6.12
49	\$6.75	\$11.17	\$5.07	\$8.38	\$4.06	\$6.71
50	\$7.56	\$12.23	\$5.67	\$9.19	\$4.53	\$7.35
51	\$8.45	\$13.39	\$6.35	\$10.04	\$5.07	\$8.03
52	\$9.50	\$14.61	\$7.14	\$10.95	\$5.69	\$8.76
53	\$10.62	\$15.89	\$7.99	\$11.92	\$6.38	\$9.54
54	\$11.92	\$17.24	\$8.95	\$12.94	\$7.16	\$10.35
55	\$13.37	\$18.65	\$10.04	\$14.01	\$8.03	\$11.20
56	\$14.97	\$20.12	\$11.24	\$15.09	\$8.98	\$12.07
57	\$16.74	\$21.63	\$12.56	\$16.23	\$10.04	\$12.99
58	\$18.73	\$23.22	\$14.05	\$17.41	\$11.24	\$13.93
59	\$20.92	\$24.82	\$15.71	\$18.61	\$12.56	\$14.90
60	\$23.33	\$26.45	\$17.49	\$19.83	\$14.01	\$15.87
61	\$26.00	\$28.13	\$19.50	\$21.09	\$15.61	\$16.89
62	\$28.74	\$29.59	\$21.56	\$22.20	\$17.24	\$17.76
63	\$23.22	\$23.02	\$17.41	\$17.26	\$13.93	\$13.81
64	\$7.56	\$7.32	\$5.67	\$5.50	\$4.53	\$4.39

The above premium rates include 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
<p><b>An employee of Queensland local government or another employer sponsor that provides us with your salary annually:</b></p> <ul style="list-style-type: none"> <li>permanent full-time</li> <li>permanent part-time working at least 14.5 hours each week</li> </ul>	<p>be recalculated each 1 July as long as:</p> <ul style="list-style-type: none"> <li>your employer tells us your revised salary</li> <li>you are still permanently employed by Queensland local government, a water business, local government entity, or other employer sponsor</li> <li>you work at least 14.5 hours each week</li> </ul> <p>If your employer does not tell us your new salary your benefit will remain unchanged (with any benefit based on the unchanged amount).</p>
<p><b>Employed:</b></p> <ul style="list-style-type: none"> <li>permanent part-time working less than 14.5 hours each week</li> <li>flexible permanent part-time</li> <li>non-permanent or a casual</li> </ul>	<p>Income protection cover is not available</p>
<ul style="list-style-type: none"> <li>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)</li> <li>a member joined LGIAsuper directly and has Income Protection</li> </ul>	<p>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.</p>

### 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	Apply for cover
<ul style="list-style-type: none"> <li>permanent full-time employee</li> </ul>	<p>You can apply for Income Protection cover any time to receive a monthly benefit of 75% of your monthly pre-disability salary paid directly to you.</p>
<ul style="list-style-type: none"> <li>permanent part-time employee working at least 14.5 hours each week</li> </ul>	<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>
<ul style="list-style-type: none"> <li>member who has left their Queensland local government employer or another employer sponsor that provides us with your salary annually</li> </ul>	<p><b>30 days, 60 days, 90 days, 120 days, 180 days or 395 days</b></p>
<ul style="list-style-type: none"> <li>member who has joined as a spouse</li> </ul>	<p>Your application for Income Protection or to reduce your waiting period will be subject to underwriting.</p> <p>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.

### Recurring disability

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 claim and count towards your 2 year benefit period.

### 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.

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.

# How to make a claim

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

### How to make a claim

#### 1. Contact us

Call us on **1800 444 396** between 8:30am and 5pm (AEST) weekdays and we can help you understand the claim process and the steps required. If the date you last worked due to your injury or illness was after 1 July 2019, you can also start a new claim online by logging into your Member Online account.

#### 2. Provide information

The next step is to supply some information so your claim can be assessed. The insurer will contact you to discuss the documents required. Assessment of your claim cannot commence until all the requested documentation has been provided to the insurer.

#### 3. Insurer review

The insurer will review the information they have received as quickly as possible, update you on the progress and let you know if they need anything else to assess your claim. Depending on your condition they may request further reports or medical examinations and may need to contact your employer or medical practitioner for further information.

#### 4. Decision

Based on the information provided, the insurer will decide if they are satisfied that you meet the requirements set out in the policy.

- For approved income protection claims, monthly payments are made by the insurer directly into your nominated bank account.
- For approved TPD claims, the insurer will advise us of their decision on your claim. We will independently review your claim and contact you regarding the next steps.

If your claim is declined, we will complete an independent review to ensure your claim has been fairly assessed. We will contact you with the outcome of our review and explain the reasons why your claim has been declined. If you disagree with the decision or are not happy with how your claim has been managed, you can ask for a review or lodge a complaint.

## Do you need a lawyer?

It is entirely up to you, but before you make a decision you should consider that:

- We have a legal obligation to act in the best interests of our members.
- We will assist you throughout the claims process and having legal representation will not speed up the timeframe or payment of your claim.
- All claims are assessed fairly and reasonably, and most claims are paid.
- Legal fees and disbursements can be considerable so you should understand the costs involved and how they will impact your benefit payment.

If you need help, call us on **1800 444 396** between 8:30am and 5pm (AEST) weekdays and we will talk you through the process and help resolve any questions or concerns you may have.

# 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. 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. 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. 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, TPD or Income Protection 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.

## 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

To help you better understand these definitions, the following definitions have been slightly reworded from the definitions as they appear in the policy. The scope of your cover is determined by the definitions as they appear in the policy.

## 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 6 units.

**Members who join LGIA Super directly rather than through an employer**

Death and TPD cover of 6 units.

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 first day of the 6 consecutive month period that you are permanently unable to perform 2 of the activities of daily work';
- c. claim a TPD benefit under Part 3 of the TPD definition — the first day of the 6 consecutive month period that you are permanently unable to perform Normal Domestic Duties due to injury or illness.

## 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
- date we admit TPD or TI (Terminal Illness)

**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:

**A – B x monthly benefit**

---

A

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.

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.

#### **White collar 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.

### 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) or (3) 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. 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: Everyday Working Activities (EWA)

As a result of injury or illness, you will be permanently unable to perform (with aids or adaptations) at least two of the following activities of daily work:

- Bending: the ability to bend, kneel or squat to pick something up from the floor and straighten up again; and the ability to get into and out of a standard sedan car;
- Communicating: the ability to:
  1. clearly hear with or without a hearing aid or alternative aid if required; and
  2. comprehend and express oneself by spoken or written language with clarity;
- Vision (distance vision): the ability to read, with visual aids, to the extent that an ophthalmologist can certify that:
  1. visual acuity is equal to, or better than, 6/48 in both eyes; or
  2. constriction is greater than within 20 degrees of fixation in the eye with the better vision;
- Walking: the ability to walk more than 200m on a level surface without stopping due to breathlessness, angina or severe pain elsewhere in the body;
- Lifting: the ability to lift from the ground an object weighing 5kg, carry it a distance of 10 metres, and place the item down at bench height;
- Manual dexterity: the ability, with reasonable precision and success, to:
  1. use at least one hand, its thumb and fingers, to manipulate small objects; or
  2. use a keyboard if you were required to use a keyboard in your previous job.

The permanent inability to perform the activities of daily work must have lasted for a continuous period of six months or more.

#### Part 3: Normal Domestic Duties

As a result of illness or injury, you are:

- (a) Following the advice of a Medical Practitioner in relation to the injury or illness for which you are claiming; and
- (b) unable to perform Normal Domestic Duties for a period of six consecutive months since the event date; and
- (c) as at the date of disablement:
  - (i) incapable of ever performing any Normal Domestic Duties; and
  - (ii) incapable of ever working in any gainful employment for which you are reasonably suited by education, training or experience.

**“Following the advice of a Medical Practitioner”** means you are under the regular care and following the regular advice of a Medical Practitioner on an ongoing basis, including following all recommended courses of treatment and rehabilitation.

**“Home”** means your principal place of residence.

**“Normal Domestic Duties”** means the tasks performed by you where your sole occupation is to maintain your family Home. These tasks are:

- cleaning of the Home;
- cooking of meals for the family;
- doing the family’s laundry;
- shopping for your family’s food; and
- taking care of dependent children (where applicable).

Normal Domestic Duties do not include duties performed outside your Home for salary, reward or profit.

### **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 (TAL). '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](http://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 publicly 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	<a href="mailto:customerservice@tal.com.au">customerservice@tal.com.au</a>
Website	<a href="http://tal.com.au">tal.com.au</a>

### 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 anytime. 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 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:

<b>Phone</b>	<b>1800 444 396</b>
<b>Email</b>	complaints@lgiasuper.com.au
<b>Post</b>	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](http://www.privacy.gov.au) or on 1300 363 992 (for the cost of a local call).





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](mailto:info@lgiasuper.com.au) [lgiasuper.com.au](http://lgiasuper.com.au)



**SUPERANNUATION INVESTMENT ADVICE INSURANCE**

LGIAsuper Trustee (ABN 94 085 088 484 AFS Licence No. 230511) as trustee for LGIAsuper (ABN ABN 23 053 121 564)