

Occupational risk rating change form

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

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

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

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

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

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

Member number

Surname		Given name/s		Title
Date of birth / /		Age next birthday	Gender	
Residential address				
Suburb/town		State	Postcode	Country
Postal address (Write 'as above' if same as residential)		Suburb/town	State	Postcode
Telephone (b/h)	Telephone (a/h)	Email		



03/18



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F 07 3244 4344 W lgiasuper.com.au Brisbane Qld 4001

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



Change your operational risk rating

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

1. What is the name of your current employer?

2. What is your main occupation?

3. Are you engaged in any other occupations?

Yes No

If yes, please specify your occupation(s).

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

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

Yes No

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

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

Yes No

Important information

Insurance cover is provided by OnePath Life Limited (OnePath Life) (ABN 33 009 657 176 AFSL 238 341) and subject to the terms and conditions of the insurance policy issued to LGIASuper Trustee ABN 94 085 088 484 AFS Licence No. 230511 LGIASuper ABN 23 053 121 564 by OnePath Life. You should read the LGIASuper *Insurance guide* for a summary of the terms and conditions of the insurance policy. You can download the PDS from lgiasuper.com.au or contact LGIASuper on 1800 444 396 if you would like a copy of the policy.

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

Your duty of disclosure

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

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

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

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

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

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

If you do not tell the Insurer something

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

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

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

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

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

Declaration

I declare that:

- I understand my duty of disclosure and the effect of non-disclosure under the Insurance Contracts Act 1984.
- I have answered all questions in this application truthfully and correctly (to the best of my knowledge), and have disclosed everything I know that could affect OnePath Life's decision to accept my application.
- I understand that if OnePath Life rejects my application, all my cover in LGIAsuper will be based on my existing occupational risk rating.
- I understand that if OnePath Life accepts my application, the new occupational rating will apply to all my cover in LGIAsuper from the date OnePath Life accepts this application in writing, and provided my LGIAsuper account has enough money in it to pay the premiums.
- I have read and understood LGIAsuper's Insurance guide or LGIAsuper's Defined Benefit account guide or Defined Benefits Fund guide (for members with a defined benefit) and understand that, if I am a member with a defined benefit, the occupational discount only applies to any additional Death and TPD cover or Income Protection cover I have.
- I consent to the collection, use and disclosure of my personal information in accordance with the LGIAsuper Privacy policy and the OnePath Life Privacy statement set out in the Insurance Guide.

Signature

Date

/ /

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

Post LGIAsuper
GPO Box 264
Brisbane Qld 4001

Email (scanned copy)
insurance@lgiasuper.com.au

Fax 07 3244 4344