

# Life events application form

LEA



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

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

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

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

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

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

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

### Eligibility

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

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

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

### Specific life event

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

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

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



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

T 1800 444 396 E insurance@lgiasuper.com.au GPO Box 264  
F 07 3244 4344 W lgiasuper.com.au Brisbane Qld 4001

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



Within the last 60 days I have experienced this life event...	It happened on the following date...	I have enclosed this documentation as proof...
<input type="checkbox"/> I got married	/ /	<input type="checkbox"/> A copy of my marriage certificate
<input type="checkbox"/> I got divorced	/ /	<input type="checkbox"/> A copy of my divorce certificate
<input type="checkbox"/> I (or my spouse) gave birth to or adopted a child	/ /	<input type="checkbox"/> A copy of my child's birth certificate or adoption documentation
<input type="checkbox"/> I took out or increased my mortgage on my principal place of residence by more than \$100,000	/ /	<input type="checkbox"/> Written confirmation from my accredited* mortgage provider(s) that shows: <input type="checkbox"/> the amount and effective date of the mortgage, or <input type="checkbox"/> the amount of the mortgage immediately before the increase, the effective date of the increase and the current level of the increased mortgage
<input type="checkbox"/> At least 2 years in an interdependent relationship	/ /	<input type="checkbox"/> Copies of bank statements, phone, electricity bills or any other evidence that shows I have been in this relationship for at least 2 years
<input type="checkbox"/> My spouse died	/ /	<input type="checkbox"/> A copy of the death certificate

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

## Important information

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

### Duty of disclosure

The Trustee who enters into a life insurance contract in respect of your life has a duty, before entering into the contract, to tell the insurer, 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.

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## 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 insurance cover through LGIASuper will be provided to me on the terms contained in LGIASuper's insurance policy as changed from time to time.
- I have read and understood LGIASuper's Insurance guide or LGIASuper's Defined Benefit account guide or Defined Benefits Fund guide (for members with a defined benefit).
- I consent to the collection, use and disclosure of my personal information in accordance with the LGIASuper Privacy policy and the OnePath Life Privacy statement set out in LGIASuper's Insurance guide.
- I understand that the additional 2 units of cover will not become effective until my application is accepted in writing and provided my member account has adequate funds to meet the premium payable. I understand that increases.
- I understand that the information I provide in this application form, along with any other statements made or evidence provided in connection with this application, will be used by OnePath Life to assess whether to accept the application and issue the increased amount of insurance.

**Signature**

**Date**

/ /

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

**Post** LGIASuper  
GPO Box 264  
Brisbane Qld 4001

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

**Fax** 07 3244 4344