

Occupational risk rating change form

IOR - Energy Industry



right by your side

Complete this form to change the occupational risk rating that applies to your insurance cover with Brighter Super. Unless we have a White Collar or Professional occupation already recorded for you, the occupational rating of Blue Collar will apply to your cover.

White Collar rates only apply to Death, Total and Permanent Disablement cover and Extended Income Protection cover.

You can apply to change your rating to the option below:

White Collar	<p>A member who is engaged in an occupation with minimal manual labour or very light skilled duties and who has no exposure to unusual occupational hazards and spends at least 90% of their working hours in an office environment.</p> <p>A member with technical skills or expertise who may be required to use their skills and judgement in a variety of tasks outside of the office environment, and who has some exposure to unusual occupational hazards, may still be considered</p>
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Personal Details Brighter Super respects your privacy. All personal information collected is protected in line with Brighter Super's Privacy policy.

Member number	Title	Given name/s	
Surname	Date of birth / /	Gender	
Email¹	Phone number		
Residential address			
Suburb/town	State	Postcode	

¹ The email address you provide may be used to send information of a sensitive and personal nature.

Important information

If you are a Defined Benefit member, your occupational discount only applies to any additional Death and Total and Permanent Disablement cover or Extended Income Protection cover you may have. 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 *Brighter Super Insurance guide - Energy Industry*.

Before deciding to replace any existing cover, you should compare and consider the policy terms and conditions to work out if the insurance cover is right for you.

If you decide to replace existing cover you hold with another Superannuation Fund or insurer, please do not cancel your existing cover until we have told you that your application has been accepted, and on what terms. This is because there are some risks associated with replacing your existing cover, such as:

- If you have experienced any new health issues you may not be covered for these under your new cover.
- A claim may have been accepted under your existing cover if the health issue did not exist when you first took out the existing cover.
- You may also be subject to waiting periods before you can make a claim on the new cover.

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ZURICH

Zurich Australia Limited (Zurich)
ABN 92 000 010 195 AFSL 232510

1 Change your Occupational Risk Rating

You may be eligible for a discounted rate for your Death & TPD and Extended Income Protection insurance if your occupation is within the definition of White Collar.

To change your occupational risk rating, please answer all the following questions:

1. What is the name of your current employer?

2. What is your main occupation?

3. Do you spend at least 90% of your working hours in an office environment? Yes No

4. Does your work expose you to unusual occupational hazards? Yes No

5. Is the use of tools or equipment, regular lifting, or repetitive physical exertion a part of your normal duties? Yes No

2 The duty to take reasonable care

When applying for insurance, there is a legal duty to take reasonable care not to make a misrepresentation to the insurer before the contract of insurance is entered into. To meet this duty, each person whose life is to be insured must also take reasonable care not to make such a misrepresentation.

A misrepresentation is a false answer, an answer that is only partially true, or an answer which does not fairly reflect the truth. This duty also applies when extending or making changes to existing insurance, and reinstating insurance.

If you do not meet your duty

Not meeting your legal duty can have serious impacts on your insurance. Your cover could be avoided (treated as if it never existed), or its terms may be changed. This may also result in a claim being declined or a benefit being reduced.

Please note that there may be circumstances where we later investigate whether the information given to us was true. For example, we may do this when a claim is made.

About this application

When you apply for life insurance, we conduct a process called underwriting. It's how we decide whether we can provide cover, and if so on what terms and at what cost.

We will ask questions we need to know the answers to. These will be about personal circumstances, such as health and medical history, occupation, income, lifestyle, pastimes, and current and past insurance of each life to be insured. The information given to us in response to our questions is vital to our decision.

When you apply for insurance benefits through a superannuation fund or ask to extend or make changes to existing insurance benefits, the fund trustee passes on your personal information to us. You also therefore need to take reasonable care not to make a misrepresentation when providing this information to the fund trustee.

Changes before your cover starts

Before your cover starts, please tell us about any changes that mean you and each person who answered our questions would now answer differently. It could save time if you let us know about any changes as and when they happen. This is because any changes might require further assessment or investigation.

Guidance for answering our questions

You are responsible for the information provided to us. Each person answering our questions should:

- think carefully about each question before answering. If you are unsure of the meaning of any question, please ask us before you respond
- answer every question
- answer truthfully, accurately and completely. If you are unsure about whether you should include information, please include it. Please don't assume we will ask others such as your doctor
- review your application carefully. If someone else helped prepare your application (for example, your adviser), please check every answer (and if necessary, make any corrections).

Notifying the insurer

If, after the cover starts, you think you may not have met your duty, please tell us immediately and we'll let you know whether it has any impact on the cover.

Telephone contact

After you submit your application, we may contact you by phone to collect any information missing from your

application. The information you provide will be recorded and used in the assessment of your application for insurance cover. The need for you to take reasonable care not to make a misrepresentation to the insurer before the contract of insurance is entered into also applies during any phone contact with us.

If you need help

It's important that you and every person answering our questions understands this information and the questions we ask. Ask us or your adviser for help if you have difficulty answering our questions or understanding the application process. If you're having difficulty due to a disability, understanding English or for any other reason, we're here to help and can provide additional support for anyone who might need it. You can have a support person you trust with you.

What can we do if the duty is not met?

If you do not take reasonable care not to make a misrepresentation, there are different remedies that may be available to us. These are set out in the Insurance Contracts Act 1984 (Cth). They are intended to put us in the position we would have been in if the duty had been met.

For example, we may do one of the following:

- avoid the cover (treat it as if it never existed)
- vary the amount of the cover
- vary the terms of the cover.

Whether we can exercise one of these remedies depends on a number of factors, including all of the following:

- whether the person who answered our questions took reasonable care not to make a misrepresentation. This depends on all of the relevant circumstances. This includes how clear and specific our questions were and how clear the information we provided on the duty was
- what we would have done if the duty had been met - for example, whether we would have offered cover, and if so, on what terms
- whether the misrepresentation was fraudulent
- in some cases, how long it has been since the cover started.

Before we exercise any of these remedies, we will explain our reasons, how to respond and provide further information, and what you can do if you disagree.

3 Member Declaration

By submitting this request to change my Occupational Risk Rating, I acknowledge that:

- I have read the duty to take reasonable care and understand that failure to comply with this duty can have serious consequences for my insurance cover under the *Insurance Contracts Act 1984 (Cth)*.
- I have answered all the questions contained in this application, truthfully and correctly.
- I understand that if my application is rejected, all my cover in Brighter Super will be based on my existing occupational risk rating.
- I understand that if my application is accepted, the new occupational risk rating will apply to only my Death and Total and Permanent Disablement cover or Extended Income cover in Brighter Super from the date my valid application is accepted in writing, provided my Brighter Super account has enough money in it to pay the premiums.
- I understand if I complete this form and I work in the Local Government and Associated Industries or I am a Brighter Super Optimiser member my request will be invalid and I will need to complete the relevant form for my account.
- I understand that my election in this form will not be processed if I do not complete this form correctly or I do not sign and date this form.
- If I am a Defined Benefit member the occupational discount only applies to any additional Death and Total and Permanent Disablement cover or Extended Income Protection cover I have.
- I have read and understood Brighter Super's product guide for my account (*Brighter Super Insurance guide - Energy Industry* for Accumulation accounts or *Energy Super Defined Benefit Guide* for Defined Benefit accounts).
- I consent to the collection, use and disclosure of my personal information in accordance with the Brighter Super *Privacy Policy* and the Zurich *Privacy Policy*.

Signature

Date signed

/ /

Please sign in blue or black pen - Brighter Super does not accept digital signatures on this form.

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

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

Post Brighter Super
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