

Application to convert or fix insurance cover

ACFI - Local Government & Associated Industries



right by your side

Use this form to convert or fix your Death only or Death and Total and Permanent Disablement (TPD) cover through Brighter Super.

For details on the difference in premium that will apply, please refer to *Brighter Super's Insurance guide - Local Government and Associated Industries*.

If you are a Defined Benefit member, you are unable to fix your standard insurance cover as it is provided as part of the package of benefits you receive.

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	
Email ¹	Phone number			
Residential address				
Suburb/town		State	Postcode	
Postal address (if different to above)		State	Postcode	

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

1 Instructions

I would like to change my insurance cover as follows:

- Convert my fixed dollar amount of cover to units (complete section 2)
- Convert my units of cover to a fixed dollar amount (complete section 3)
- Fix the number of units of cover I currently have (complete section 4)

2 Convert my fixed dollar amount of cover to units

For the value of each unit of cover, please refer to *Brighter Super's Insurance guide - Local Government and Associated Industries*.

Please tick (✓) the boxes below if correct:

- Yes, I would like to convert my fixed dollar amount of cover to units.
- Yes, I understand my cover will be converted to the number of units relevant to my age (rounded up) needed to provide a similar amount of cover.

If you have answered 'Yes' to both questions, your existing cover will be converted to an equivalent amount of units rounded up to the next whole unit. Any increased cover as a result of rounding up will be for New Events cover.

For example, if you had \$50,000 fixed cover and rounded this up to one unit of cover with a value at your age of \$65,000, the additional \$15,000 in cover would be for New Events only, which covers claims arising from a sickness which first becomes apparent or an injury which first occurs on or after the date this application is accepted.

T 1800 444 396

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W brightersuper.com.au

P GPO Box 264 Brisbane Qld 4001

This document has been prepared and issued by LGIAsuper Trustee (ABN 94 085 088 484 AFS Licence No. 230511) (Trustee) as trustee for LGIAsuper (ABN 23 053 121 564) (Fund), trading as Brighter Super. Brighter Super may refer to the Trustee or LGIAsuper as the context requires. Brighter Super products are issued by the Trustee on behalf of Brighter Super.



ZURICH

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

3 Convert my units of cover to a fixed dollar amount

Please tick (✓) the box below if correct:

Yes, I would like to convert my units of cover to a fixed dollar amount.

By ticking (✓) 'Yes' above, the dollar value of your units of cover will be converted to an equivalent amount of fixed dollar cover, rounded up to the next \$1,000.

Please note:

You can only apply to fix all your cover to a dollar amount. This means you cannot have a combination of both units of cover and a fixed dollar amount. **To fix your cover to a dollar amount you must be under 61 years of age.**

4 Fix the number of units of cover I currently have

Please tick (✓) the box below if correct:

Yes, I would like to fix the number of units of cover I currently have.

By ticking (✓) 'Yes' above, the number of units you currently have will remain the same and will not be recalculated each year when your salary is provided by your employer.

If you would like to apply for a higher amount of cover, you will need to apply for cover by completing the *Insurance application form - Local Government & Associated Industries* available at brightersuper.com.au/forms or by calling us on **1800 444 396**.

Important information

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.

Privacy and personal information

Brighter Super respects your privacy. All personal information collected on this form is protected in line with *Brighter Super's Privacy Policy*. To find out more about how we collect and manage your personal information, please refer to our *Privacy Policy* available from our website brightersuper.com.au.

5 Member Declaration

By submitting this request to convert or fix my existing cover, I declare that:

- I understand that insurance cover through Brighter Super will be provided to me on the terms contained in Brighter Super's Insurance policy for Local Government and Associated Industries as changed from time to time.
- I have read and understood *Brighter Super's Insurance guide - Local Government and Associated Industries*.
- I understand if I complete this form and I work in the Energy Industry 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 application will be invalid and will not be processed if I do not complete this form correctly or I do not sign and date this form.
- 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*.
- I understand that if my application is accepted I will be notified in writing and my insurance cover will change in accordance with the direction I have made in this form. The change will be effective from the date my application is accepted, provided my member account has adequate funds to meet the premium payable.
- Should I wish to apply for or increase my insurance cover through Brighter Super in the future, I will be required to provide health information to the Insurer and my insurance cover will not start until the Insurer accepts my application for cover.

Signature

Date 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
GPO Box 264
Brisbane Qld 4001

