

Life Event Insurance Application



Complete this form if you wish to increase your Death & TPD cover due to a Life Event.

BLUE SECTIONS FOR YOUR INFORMATION

GREY SECTIONS TO FILL OUT

Save time! Complete in **SuperOnline**

What you need to know

Complete this form if you have existing Death only or Death & Total and Permanent Disablement (TPD) insurance and want to apply for additional voluntary Death only or voluntary Death & TPD insurance cover (in accordance with amounts in **section 3**) due to an eligible Life Event as listed in **section 4** of this form.

You must attach **certified photocopies** of the document(s) outlined in **section 4**, confirming the occurrence of the Life Event. Scanned certified photocopies are acceptable. For information on how to certify documents visit telstrasuper.com.au/proofofid

You also have a second opportunity to apply for Life Events cover between 1 July and 30 September for a Life Event that occurred in the previous financial year.

After the acceptance of a Life Event application, you cannot submit another Life Event application (whether for the same type of Life Event or not) until 12 months have elapsed from the date of commencement of the additional cover.

You must be less than 65 years old when making the application.

Any increase in cover does not commence until you receive written confirmation that your Life Event application has been accepted. Your cover will be Limited Cover* until you have been in Active Employment^ for 30 consecutive days following commencement of your cover.

You will not be eligible to claim the increased amount of cover for a period of 13 months from the commencement of your increased cover if your Death or TPD is a result of intentional self-inflicted injury.

To calculate the cost of cover, use our **Premium calculator** available at telstrasuper.com.au/calculators.

You can change or apply for cover using our insurance portal available via your online account (if eligible) at telstrasuper.com.au/login

If you identify as non-binary, eligibility will depend on you nominating a binary gender via the **Gender affirmation for insurance purposes** form. This is because the relevant premiums are based on binary gender (male/female) pricing. Contact us on **1300 033 166** for more information or to request a **Gender affirmation for insurance purposes** form.

*Limited Cover means you are only covered for a sickness that first becomes apparent, or an accident that first occurs, on or after the date the cover commences.

^Active Employment means you are performing all of the duties of your gainful work or domestic duties, and capable of performing all of the duties of your gainful work or domestic duties on a full-time basis (this being at least 30 hours per week) even if you are not currently doing so. For more information refer to the relevant Insurance Guide.

Your application with the relevant attachments must be received by TelstraSuper within 90 days of the Life Event (excluding the day on which the Life Event occurred).

Important information

For more information you should read the relevant **Product Disclosure Statement** and **Insurance Guide** applicable to your membership available at telstrasuper.com.au/pds, email underwriting@telstrasuper.com.au or call us on **1300 033 166**.

Election to keep your insurance cover

By completing this form, you have taken the active step of applying for insurance cover and therefore you're **deemed to be electing to keep all of your insurance cover** now, and in the future. This includes if you transfer to a different TelstraSuper product.

This will ensure that you won't lose your insurance cover as a result of legislation covering low account balance (less than \$6,000), inactivity (your account does not receive a contribution for 16 months) or if you're under 25 years of age.

To make an election to maintain insurance only in particular circumstances and not all of the circumstances specified above or if you want to make any changes to your insurance arrangements contact us on **1300 033 166**.

1. Your details

Title	<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs	<input type="checkbox"/> Miss	<input type="checkbox"/> Ms	<input type="checkbox"/> Other	
Surname					Member Number	
Given name(s)					Date of birth	
Postal Address						
Suburb		State		Postcode		
Mobile					Daytime contact no.	
Email address						

2. Life Event

Life Event

Please tick the Life Event for which you are applying to increase your cover and state the date upon which the Life Event occurred. You can only apply to increase your cover for one Life Event at a time.

<input type="checkbox"/> Birth or adoption of child/ren Note: Multiple births or adoptions are treated as one Life Event	Date of Life Event	<input type="text"/>
<input type="checkbox"/> Marriage or divorce	Date of Life Event	<input type="text"/>
<input type="checkbox"/> Commencement or cessation of a recognised relationship	Date of Life Event	<input type="text"/>
<input type="checkbox"/> New mortgage – primary residence or investment property in Australia	Date of Life Event	<input type="text"/>
<input type="checkbox"/> Financing for renovation or improvement to your primary residence or investment property in Australia	Date of Life Event	<input type="text"/>
<input type="checkbox"/> Death of a spouse	Date of Life Event	<input type="text"/>
<input type="checkbox"/> Child starting primary or secondary school	Date of Life Event	<input type="text"/>
<input type="checkbox"/> Bought a business with a business loan greater than \$100,000	Date of Life Event	<input type="text"/>
<input type="checkbox"/> Turned 30, 35, 40 or 45 years of age	Date of Life Event	<input type="text"/>

3. Additional cover details

Total existing cover amount

(To check your current total existing cover log in to your online account at telstrasuper.com.au or call us on 1300 033 166.)

\$

What is the additional amount of voluntary Death only or voluntary Death & TPD cover you require?

Voluntary Death only

Amount required (see limits to the right) \$

Voluntary Death & TPD

Amount required (see limits to the right) \$

Note: The amount of additional voluntary cover you can apply for depends on the total amount of your existing cover, as outlined in the table to the right. Your total amount of existing cover may comprise of default cover, top-up cover and voluntary cover. Refer to the relevant PDS and Insurance Guide for more information.

Total existing cover amount

\$0 - \$100,000

\$100,001 - \$200,000

\$200,001 - \$300,000

\$300,001 - \$400,000

\$400,001 - \$500,000

\$500,001 and above

Maximum Life Event voluntary cover*

\$25,000

\$75,000

\$100,000

\$125,000

\$150,000

\$250,000

* Any increase in cover is provided as voluntary cover (see the TelstraSuper Insurance Guide applicable to your membership for premium rates).

If you identify as non-binary, eligibility will depend on you nominating a binary gender via the Gender affirmation for insurance purposes form. Please call us to have the form sent to you.

4. Life Event

Please provide certified photocopies of the document(s) required relevant to your Life Event as outlined below. Scanned certified photocopies are acceptable. For information on how to certify documents visit telstrasuper.com.au/proofofid

Type of Life Event	Evidence required
Birth of a child	Birth Certificate
Adoption of a child	<ul style="list-style-type: none"> • order effecting an adoption • an entry in a public official record of the adoption of a child
Marriage	Australian marriage certificate or an equivalent overseas marriage recognised in Australia
Divorce	Decree absolute
Cessation of Recognised Relationship	Evidence of revocation
New mortgage for purchase or construction of primary residence or investment property in Australia	<ol style="list-style-type: none"> 1. Mortgage statement/official statement from the lender stating: <ul style="list-style-type: none"> • name of borrower • date & amount of drawdown • address of security. 2. One of the following: <ol style="list-style-type: none"> a) Stamped front page of the contract of sale stating: <ul style="list-style-type: none"> • name of purchaser • date of settlement • purchase price. b) Receipt from State Revenue Office that the Transfer of Land has been stamped c) Land title search after the transaction has been completed, showing that the member is the new owner of the property d) Letter from the member's solicitor, real estate agent or bank that the transaction has been completed e) Other satisfactory evidence that stamp duty on the property has been paid by the member.
Financing renovation/ improvement to primary residence or investment property in Australia (minimum cost \$30,000)	<ol style="list-style-type: none"> 1. Mortgage statement/official statement from the lender relating to the renovation finance stating: <ul style="list-style-type: none"> • name of borrower • date & amount of drawdown • address of security (if applicable). 2. Quotation for renovation/ improvement.
Death of a spouse	<p>All of the following:</p> <ol style="list-style-type: none"> 1. Evidence of relationship i.e. Australian marriage certificate or an equivalent overseas marriage recognised in Australia, evidence of registration/partnership or evidence of a defacto relationship (statutory declaration and supporting documents). 2. Evidence of death e.g. certified copy of death certificate or probate, police report or hospital certification.
Buying a business with a business loan greater than \$100,000	<p>Official statement from the lender stating:</p> <ul style="list-style-type: none"> • name of borrower/purchaser of the business • name of the seller of the business • name of the business • date & amount of the loan.
Dependent child starting primary school or secondary school	<p>All of the following:</p> <ol style="list-style-type: none"> 1. Evidence of relationship of child to applicant i.e. birth certificate, order effecting an adoption, or an entry in a public official record of the adoption of a child. 2. Letter on school letterhead confirming: <ul style="list-style-type: none"> • start date • name of student • whether student is starting primary or secondary school.
Birthday (30th, 35th, 40th, 45th)	<p>One of the following:</p> <ul style="list-style-type: none"> • Australian driver's licence • Passport • Birth certificate.

5. Duty of disclosure

Before you obtain life insurance, you have a duty to tell the Insurer every matter that you know, or a reasonable person could be expected to know, that may affect our decision to insure you and on what terms.

You have this duty until the Insurer agrees to insure you.

You have the same duty before you extend, vary or reinstate your insurance cover.

You do not need to tell the Insurer anything that:

- reduces the risk they insure you for
- is common knowledge
- they know or should know as an Insurer
- they waive your duty to tell them about.

Where the Trustee of TelstraSuper obtains insurance from the Insurer on your life, the Trustee requires you to make full disclosure to it on the same basis. The Insurer relies on the disclosures that you or the Trustee makes to them.

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 contract of life insurance. If they do, they may apply the following rights separately to each type of cover.

If you do not tell the Insurer something you are required to or you misrepresent something and the insurer would not have entered into the contract on any terms if you had told the true circumstances, they may avoid the contract within 3 years of entering into it. This means they will treat the contract or cover as if it never existed. If the misrepresentation or failure to tell the Insurer was fraudulent, they can avoid the contract or cover at any time.

If they choose not to avoid the contract, they may, at any time, reduce the amount you have been insured for. This would be worked out using a formula that takes into account the premium that would have been payable if you had told the Insurer everything you should have. However, if the contract provides cover on death, they 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 you have been insured for, they may, at any time vary the contract in a way that places the Insurer in the same position they would have been in if you had told them everything you should have. However, this right does not apply if the contract provides cover on death.

If your failure to tell the Insurer is fraudulent, they may avoid the contract at any time. This means the contract is treated as if it never existed and no claim will be payable.

If you have applied for insurance cover through a financial adviser it is also your responsibility to ensure that the information provided to your financial adviser is accurate and complete and that the correct information is entered into the application form.

Privacy statement

Telstra Super Pty Ltd and MLC Limited (MLC Life Insurance) take responsibility to protect your privacy very seriously by applying strict security and privacy controls to the way we handle your personal information. Both organisations are bound by obligations imposed by privacy laws including the Australian Privacy Principles.

The way in which Telstra Super Pty Ltd and MLC Life Insurance collect, use, secure, handle and disclose your personal information is set out in the Telstra Super Pty Ltd's Privacy Policy and Privacy Collection Statement which you can read at telstrasuper.com.au/legal/privacy and in the MLC Life Insurance Privacy Policy which you can read at www.mlcinsurance.com.au/privacy-policy. These documents are also available free of charge upon request using the contact details below.

Telstra Super Pty Ltd
Privacy Officer
PO Box 14309
Melbourne VIC 8001
Phone: **1300 033 166**
Email: privacy@telstrasuper.com.au

MLC Life Insurance
The Privacy Officer
Level 7, 40 Mount Street
North Sydney NSW 2060
Phone: 13 65 25
Email: privacy@mlcinsurance.com.au

Disclosure of personal information

We disclose relevant personal information to external organisations that help us provide our services and may also disclose some of your personal information to other parties, when required to do so to provide our products and services to you, such as the following:

- claims assessors and investigators, claims managers and reinsurers
- medical practitioners (to verify or clarify, if necessary, any health information you may provide)
- any person acting on your behalf, including your financial advisor, solicitor, accountant, executor, administrator, trustee, guardian or attorney
- other insurers
- for members of superannuation funds where MLC Life Insurance is the insurer, to the trustee, or administrator of the superannuation fund
- other organisations to whom we outsource certain functions during the underwriting and claims processes, such as obtaining blood tests for underwriting purposes, rehabilitation providers, surveillance providers and forensic accountants.

There are situations where we may also disclose your personal information in circumstances where it is:

- required by law (such as to the police or Australian Tax Office), and
- authorised by law (e.g. under Court Orders or Statutory Notices).

6. Your declaration and signature

Read this section carefully before signing

I understand and agree:

I have read and understood the insurance information in the relevant **TelstraSuper Product Disclosure Statement**.

My decision to apply for or vary insurance cover is based on the insurance information in the relevant **TelstraSuper Product Disclosure Statement** that I have read and my understanding of that information.

I understand and agree that:

- a) I have read and complied with the Duty of Disclosure set out in **section 5**. I understand that, until the Insurer accepts this application for insurance, I have a duty to disclose every matter which I know, or could reasonably be expected to know, is relevant to the Insurer's acceptance of this application and that if I fail to comply with my duty of disclosure the Insurer may (as permitted by law) cancel this contract or reduce the benefits payable under it,
- b) the answers to the questions in this application and any other relevant personal statement(s) and questionnaires are true and complete, no information material to the assessment of this application has been withheld and the answers given form the basis of the contract for which I am applying or varying,
- c) if any answers to the application questions are not in my own handwriting, I certify that I have checked them and they are true, correct and complete and that no information material to the assessment of this application has been withheld,
- d) I consent to notices relating to my application to be sent to the email address or the mobile number provided by me and I acknowledge that my personal and sensitive information may be sent to that email address,
- e) where this application is for insurance cover under a superannuation fund, I will provide the Insurer or the Trustee or any appointed adviser, intermediary or administrator with any information which relates to my membership of that fund which they may request,
- f) no additional insurance is effective until the Insurer accepts this application,
- g) my increase in cover will be Limited Cover until I am in Active Employment for 30 consecutive days following commencement of the increase in cover,
- h) I authorise the Insurer to provide my personal information, including financial, medical and other sensitive information (whether provided in this application or otherwise subsequently collected by the Insurer with my consent) to any medical professional, medical facility, reinsurer, assessor, adviser or any other confidential service provider, now or at any time in the future, for the purpose of issuing or administering this insurance, and assessing any claim made in respect of this insurance, and for any other purpose set out in the Disclosure of Personal Information section above.

Signature X

Date



Please return completed form to TelstraSuper:

Telstra Super Pty Ltd, PO Box 14309, Melbourne, VIC 8001 or email to underwriting@telstrasuper.com.au

Telstra Super Pty Ltd, ABN 86 007 422 522, AFSL 236709, is the trustee of the Telstra Superannuation Scheme ABN 85 502 108 833 (TelstraSuper).
Telephone 1300 033 166 Website telstrasuper.com.au

Telstra Super Pty Ltd complies with the Privacy Act 1988 (Cth). For further information on privacy visit our website at telstrasuper.com.au to download a copy of our Privacy Policy and Privacy Collection Statement.

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