

Step 6: Check if you can get automatic cover

Answer the following questions to see if you're eligible for automatic cover.

Have you ever received a payment for total and permanent disablement or terminal illness from any super fund or insurance policy, or are you currently applying for or entitled to one?

- Yes ➤ You can't get automatic cover. Go to **step 8**.
 No

Do you have a terminal illness with a life expectancy of 24 months or less?

- Yes ➤ You can't get automatic cover. Go to **step 8**.
 No

Answer the following questions to see what sort of cover you may be able to get.

Are you off work or on restricted duties because you're sick or injured?

- Yes ➤ You may get death cover and new events TPD cover.
 No ➤ You may get death and TPD cover.

Did you start working with your first Cbus Super employer in the past six months?

- Yes ➤ You may get death and TPD cover.
 No ➤ You may get new events cover for 24 months.



Please consider what insurance is right for your circumstances and the impact insurance premiums can have on your account balance.

The duty to take reasonable care

When you apply for insurance, you are treated as if you are applying for cover under an individual consumer insurance contract. A person who applies for cover under a consumer insurance contract has a legal duty to take reasonable care not to make a misrepresentation to the insurer before the contract of insurance is entered into.

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

If you do not meet your legal duty, this can have serious impacts on your insurance. Under the *Insurance Contracts Act 1984 (Cth)* there are a number of different remedies that may be available to the insurer. They are intended to put the insurer in the position it would have been in if the duty had been met. For example, the insurer may:

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

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

- whether reasonable care was taken not to make a misrepresentation. This depends on all of the relevant circumstances.
- what the insurer would have done if the duty had been met – for example, whether it would have offered cover, and if so, on what terms.
- whether the misrepresentation was fraudulent; and
- in some cases, how long it has been since the cover started.

Before any of these remedies are exercised, the insurer will explain the reasons for its decision, how to respond and provide further information, and what you can do if you disagree.

Guidance for answering the questions in this form

You are responsible for the information provided to the insurer. When answering questions, please:

- Think carefully about each question before you answer. 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.
- Review your application carefully before it is submitted. If someone else helped prepare your application (for example, your adviser), please check every answer (and if necessary, make any corrections) before the application is submitted.

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

Changes before your cover starts

Before your cover starts, the insurer may ask you whether the information that has been given as part of your application for insurance remains accurate or whether there has been a change to any of your circumstances. As any changes that occur between when you complete this application and when your cover starts might require further assessment or investigation, it could save time if you let us or the insurer know about any changes when they happen.

If you need help

It's important that you understand your obligations and the questions that are being asked. Please contact us for help if you have difficulty understanding the process of obtaining insurance or answering any questions.

Please also let us know 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.

Your privacy is important

Cbus Super must comply with a set of principles known as the Australian Privacy Principles when collecting, using, disclosing, storing, and securing personal information. We will only share the information collected on this form with our insurer, administrator and others mentioned in the declaration section below to allow us to assess and process your application or any insurance claim you make (or someone else makes for you). We won't pass your personal information on to anyone else without your permission, unless required by law.

For full details of how we collect and disclose your personal information (and how you can access it) see the *Privacy Policy and Personal Information Collection Statement* at cbussuper.com.au/privacy or call us on **1300 361 784** for a copy.

Answer truthfully, accurately and completely. If you are unsure about whether you should include information, please include it.

If you need information on how our insurer collects, handles, secures and discloses information, the TAL Privacy Policy is available at tal.com.au/privacy-policy or on request to TAL.

Step 7: Elect to keep your cover, even when life changes

If your account doesn't receive a contribution or a roll in for 16 months, any cover (including any future cover) will stop unless you've elected to keep it. You can change your mind and cancel cover at any time – see section 8 of the PDS.

I want to keep my insurance cover even if my account becomes inactive.

Step 8: How to choose who gets your super if you die

Beneficiaries are who you nominate to receive your death benefit (made up of your super and any insurance benefit you may have) if you die.

If you make a valid binding death benefit nomination, it makes things simple. We must pay your death benefit to the people you nominate, in the percentages you choose.



You can make, change or cancel a binding nomination at any time. Download the *Binding death benefit nomination form* at cbussuper.com.au/binding or call us and we'll post it to you.

If you haven't made any death benefit nomination, your death benefit will be paid to your spouse. If you don't have a spouse it will be paid equally to your children. If you don't have any children it will be paid to your estate, or if it can't be paid to your estate it may be transferred to the ATO. A binding death benefit nomination is valid for three years.

Step 9: How should we communicate with you?

You can change your preferences at any time in your online account.

Do you want to receive your statements online only?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Do you want to receive information about Cbus Super products and services by email or SMS?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Do you want to receive information from Cbus Super about special offers, discounts and other marketing materials outside of your Cbus Super membership?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Do you want to receive The New Daily (TND)? TND is a free online newspaper providing general and financial content. To get started, your name and email address will be provided to TND.	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Step 10: Sign and date this form

I am eligible for Cbus Industry Super membership and agree to the terms and conditions in the trust deed and I confirm that:

- I've read and understood the *Cbus Industry Super Product Disclosure Statement* and additional information incorporated by reference before making the decision to join.
- If I return this form by email, I acknowledge and declare that I have read and accepted the terms and conditions of the *Join Cbus Industry Super* form and I acknowledge that if I have not applied my physical or electronic signature:
 - If Cbus Super is satisfied that this is a genuine application, Cbus Super will process the request.
 - In some cases, Cbus Super may request more information to be satisfied this is a genuine application.
- I understand Cbus Super may send product disclosure statements, significant event notices and other regulatory items to me digitally (such as a link in an email or making it available through my online account) using the email address provided on this form. I can opt out of receiving these materials electronically through my online account or by contacting Cbus Super.
- I've read the Trustee's Privacy Statement as contained in the *Privacy Policy* and *Personal Information Collection Statement* and I consent to the collection, use and disclosure of my personal and sensitive information by the Trustee in the manner described in the Privacy Statement.
- I'm entitled to one Cbus Super account (except for Super Income Stream) and one insured benefit, and I accept duplicate accounts may be closed.
- I've considered my own personal circumstances, needs and objectives (with or without the assistance of a financial planner) in deciding to invest in Cbus Super products or make any other choice set out in this form.
- I've answered all questions truthfully and correctly to the best of my knowledge. I'm aware my insurance benefit may be affected if I claim and my responses are later shown to be false and misleading. I acknowledge the insurer has the right to verify my answers.
- I acknowledge that, any automatic insurance cover I'm eligible for and elected to receive, will start from the first day of the period for which Cbus Super receives an on-time compulsory super payment and will stop for the reasons set out in the *Insurance guide (Industry Super)*. If I've applied to change my occupation category, this won't take effect until the later of:
 - the first day of the period that the on-time compulsory super payment relates to, or
 - the day Cbus Super receives my application to join.
- If I'm in an Electech, Non-manual or Professional occupation category, I understand that I won't receive cover automatically on joining, unless I make an election. If I don't make an election, I understand that I won't receive default cover until my account reaches \$6,000 and I turn 25 or I make an election to receive cover at some other time. If I make an election to receive cover more than six months after joining my first Cbus Super employer, I understand that I may receive limited cover.
- My election to keep insurance cover will apply to the death and TPD cover I have and will continue to remain in place even if my level or type of cover changes in the future (unless it stops for another reason).



Sign here:

Date

DD / MM / YY YY

Send this completed form to **Cbus Super, Locked Bag 5056, Parramatta NSW 2124**. Or email it to us at cbusenq@cbussuper.com.au.



Want to choose how your super's invested?

If you don't make a choice, your super will be invested in the Growth (MySuper) investment option. If you'd like to choose your own investment options, we strongly recommend you read the *Investment guide* at cbussuper.com.au/investments and seek advice. Call the Cbus Super Advice team on **1300 361 784**.



Cbus Super
Locked Bag 5056
PARRAMATTA NSW 2124



1300 361 784
8am to 8pm (AEST/AEDT)
Monday to Friday



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Visit us in person in Adelaide, Brisbane,
Melbourne, Perth and Sydney.
Details: cbussuper.com.au/contact