

Tell us you want insurance cover

media
super

The Government has changed the laws that apply to automatic insurance in super, which is the death and disability cover that most members can get without providing detailed health information.

If you want access to automatic insurance cover, you need to tell us. Otherwise you generally won't receive cover until your account balance reaches \$6,000 (and you've turned 25).

To tell us you want cover, simply complete and return this form. Or you can tell us online at mediasuper.com.au/want-cover.



Before making any decisions about your insurance cover, please read the information below.



Use this form if:

You're:

- 25 or older, and
- an Industry, Sole Trader or Corporate member

Complete this form if you want access to automatic cover now regardless of your account balance.



Don't use this form if:

You're:

- under 25, or
- a Personal member

To check if you're eligible for cover and to apply for it, complete a *Change my insurance* form, available at mediasuper.com.au/forms.

When your cover may be limited

Your cover may be limited if:

- you're an Industry member and you tell us you want cover more than six months after you joined your first Media Super employer
- you're a Corporate member and you tell us you want cover more than six months after you became eligible for Media Super Corporate with your employer
- you're a Sole Trader member and you tell us you want cover after you join Media Super.

This means that for 24 months you'll only be covered for injuries or illnesses that first occur after your cover starts. After 24 months, you'll get full cover, providing you can do your normal job without being restricted by injury or illness for ten days in a row.

When will your cover start?

Once you tell us you want cover, it will generally start from:

- if you're an Industry or Corporate member: when we receive an on-time compulsory super payment from your employer, or
- if you're a Sole Trader member: when we accept your completed form (as long as you have at least \$250 in your account within 31 days from the date we receive it).

You'll also need to be able to do your normal job without being restricted by injury or illness for ten days in a row. Otherwise your TPD cover will be limited to injuries or illnesses that first occur after your cover starts, until you can do your normal job unrestricted for ten days in a row.

See your insurance guide at mediasuper.com.au/forms for more details, including when your cover may start later or be limited.

Insurance is an important part of your financial health

We understand how important it is to have insurance to protect you and your loved ones. That's why we offer automatic death and disability cover that's designed to help when you need it the most.

If you don't tell us you want access to cover now, you may have a period where you're not insured.

Telling us you want cover doesn't lock you into a specific level of insurance – you can apply to change your cover whenever you like. And if insurance through Media Super doesn't suit you or you don't need cover, you can cancel some or all of your cover at any time. Simply log into your account at mediasuper.com.au or complete the relevant form on our website.

What happens if you don't want cover now?

If you don't want cover now, any automatic cover you're eligible for won't start until your account balance reaches \$6,000 (and you've turned 25).

See your insurance guide at mediasuper.com.au/forms for more details, including when your cover may start later or be limited.

Help if you're not sure what to do

If you have a question about your cover there are lots of ways we can help. You can call us on **1800 640 886**, send us an email or come visit one of our offices for face-to-face support. Go to mediasuper.com.au/contact to find all the ways to get in touch.

ASIC Moneysmart can also provide information about the benefits and risks of insurance as well as the broader impacts of paying for more cover than you might need. Go to moneysmart.gov.au and search for insurance in super.



Media Super
Locked Bag 5056
PARRAMATTA NSW 2124



1800 640 886
8am to 8pm (AEST/AEDT)
Monday to Friday



enq@mediasuper.com.au
mediasuper.com.au



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

I want insurance cover

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Please use black or blue pen and write in CAPITAL letters. Use an X in boxes where required.



Complete this form online at mediasuper.com.au/want-cover

Tell us you want automatic cover

You can use this form to tell us you want automatic death, total and permanent disablement (TPD) and income protection cover (IP) (where applicable), regardless of your account balance. Conditions may apply to when your cover starts and the type of cover you may be eligible for. For more information, read the relevant PDS and insurance guide for your membership at mediasuper.com.au/forms.

Step 1: Provide your personal details

Media Super member number

Date of birth

Membership type

☐ Industry

☐ Sole Trader

☐ Corporate

Given name(s)

Family name

Residential address (compulsory)

Suburb/town

State

Postcode

Postal address (if different from your residential address)

Suburb/town

State

Postcode

Home phone

Mobile

Email (providing your email means you give permission for us to use it)

Step 2: Tell us you want automatic cover (if you're 25 or older)

If you want access to automatic insurance cover regardless of your account balance, you need to let us know. If you don't tick this box, you won't be able to get automatic cover until your account balance reaches \$6,000 (and you've turned 25). Other conditions apply.

☐ I want automatic insurance cover

Step 3: Sign and date this form

I have completed this form truthfully and correctly to the best of my knowledge and understand that:

- Submitting this form will mean that I want automatic insurance cover now, even if my balance hasn't reached \$6,000.
- Insurance costs will be deducted from my super account, even if my balance hasn't reached \$6,000, and I understand that this will have an impact on my retirement savings.
- This instruction will apply to the Media Super death, total and permanent disablement and income protection cover I'm eligible for or may receive in the future. Commencement and type of insurance cover is subject to meeting eligibility requirements and in some cases may be limited, as detailed in the relevant insurance guide for my membership.
- I can choose to cancel some or all of my cover at any time by logging into my account at mediasuper.com.au or by completing the relevant form available from mediasuper.com.au/forms.
- My cover will continue until I cancel it or it stops for another reason as detailed in the relevant insurance guide for my membership.



Sign here:

Date

Your privacy is important: Please refer to the *Privacy Policy* and *Personal Information Collection Statement* at mediasuper.com.au/privacy for details about how we collect and disclose personal information or call **1800 640 886** for a copy. The TAL Privacy Policy is available at tal.com.au/privacy-policy or call **1300 209 088** for a copy.

Send this form to: **Media Super, Locked Bag 5056, Parramatta NSW 2124** or email it to us – see mediasuper.com.au/id to learn how.

This information is about Media Super. It doesn't account for your specific needs. Please consider your financial position, objectives and requirements before making financial decisions. Read the relevant Product Disclosure Statement (PDS) and Target Market Determination to decide what's right for you. Call **1800 640 886** or visit mediasuper.com.au.



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