

Transfer my other insurance

media
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If you've got insurance elsewhere, you may be able to transfer it to your Media Super account so you can keep track of all your cover in the one place. This can help make things easier if you need to claim, and could also reduce the cost of your cover.

You can transfer your cover online – simply log in at mediasuper.com.au/login, go to insurance and follow the prompts.

Automatic insurance cover: Super law requires all members to elect to receive automatic insurance cover when their account balance is below \$6,000 and they are aged under 25.

If you have not yet received automatic insurance cover, by choosing to proceed with this application, you are also electing to receive your automatic insurance cover. If you do not wish to receive automatic cover, do not proceed with this application.

How much cover can you transfer?

You can apply to transfer any death, total and permanent disablement (TPD) or income protection (IP) cover you have with another super fund or life insurance policy up to the following limits:

- **Death cover (all members):** You can transfer up to \$2 million cover but your total death cover with Media Super can't be more than \$5 million.
- **TPD cover (all members):** You can transfer up to \$2 million cover but your total TPD cover with Media Super can't be more than \$3 million.
- **IP cover (Industry and Sole Trader members only):** You can transfer up to \$12,000 a month in cover but your total IP cover can't be more than \$30,000 a month (from age 65, the total amount of IP cover you can have drops from \$30,000 a month to \$10,000 a month).

To be able to transfer your cover, you need to be in active employment (or on employer-approved leave) when you apply, and able to do your normal duties without being restricted by illness or injury. You must also meet some other conditions, which are outlined in the attached form.

You won't be able to transfer your cover if it's subject to any premium loadings.

Things to consider before you transfer your cover

If you are considering cancelling or replacing your insurance cover, be aware there are risks in doing so. For example, you could lose any accrued benefits, your waiting period could start again (if applicable), and there could be implications if you haven't disclosed certain matters on your application for cover (even if unintentional). You should carefully consider the terms and conditions of each insurance cover before deciding to make a change.

Insurance in Media Super may be different from your current insurance cover. With units of cover, the dollar value of those units will vary based on your age and your occupation category, so it will change over time.

Don't cancel your other cover until you receive our written confirmation that your application has been approved.

Once your new cover is accepted, if you don't cancel your previous cover, you may be unable to claim on multiple insurance covers (depending on the terms of your policies).

How to transfer your cover

To transfer your cover, simply follow these steps:

1. Leave your other cover in place – don't cancel it yet.
2. You can transfer your cover online – simply log in at mediasuper.com.au/login, go to insurance and follow the prompts. Alternatively, you can complete the attached form, checking that you meet the eligibility rules and agreeing to the transfer requirements.
3. Send your completed form to us, along with a copy of your most recent statement or other proof from your other super fund or policy showing:
 - the type and amount of cover you want to transfer, and
 - any exclusions that apply.We'll contact you if we need any more information.
4. We'll assess your application and write to you to confirm if the transfer is accepted or not.
5. If it's accepted, you'll have 14 days from when we notify you to cancel your other insurance policy.

We'll explain what to do when we write to you, but give us a call if you need any help.

What cover will you get?

Your transferred cover will be added to any cover you already have with us, as long as the total amount doesn't exceed the limits outlined above.

Industry and Sole Trader members	Personal members	Corporate members
You'll receive units of cover to replace the amount of death, TPD and/or IP cover you transferred (rounded up to the next whole unit). If you currently have fixed death or TPD cover in Media Super, your transferred cover will also be fixed (rounded up to the next \$1,000).	You'll receive units of cover to replace the amount of death and/or TPD cover you transferred (rounded up to the next whole unit). If you currently have fixed death or TPD cover in Media Super, your transferred cover will also be fixed (rounded up to the next \$1,000).	You'll receive the amount of any death and/or TPD cover you transferred (rounded up to the next \$1,000). Your transferred cover will be fixed, which means it won't be affected if your salary changes, unlike any salary-based cover you have with us.

Your transferred cover will start on the day we accept your application or the day you cancel your other cover (whichever is later). Any exclusions or special conditions that applied to your cover before the transfer will continue to apply.

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.

United Super Pty Ltd ABN 46 006 261 623 AFSL 233792 as Trustee for the Construction and Building Unions Superannuation Fund ABN 75 493 363 262 offering Media Super products (Media Super).

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Transfer my other insurance

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

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The duty to take reasonable care

Before you sign an insurance contract, you must tell us honestly and completely anything you know that could affect the decision to insure you. If you don't, you may get less cover or none at all if you need to make a claim.

Please read the important details about your duty to take reasonable care at the end of this form, and consider the answers you've given before you sign and submit this application to us.

Step 1: Check if you can transfer your cover

If you are:

- younger than 55 and transferring less than or equal to \$1 million of death and/or TPD cover, and/or less than or equal to \$10,000 of IP cover, you only need to answer **questions 1 to 6**.
- 55 or older, or transferring more than \$1 million of death and/or TPD cover, and/or more than \$10,000 of IP cover, you need to answer **questions 1 to 11**.

1. Are you currently unemployed, retired, or on full-time home duties?	<input type="checkbox"/> Yes <input type="checkbox"/> No	If you answered yes to any of these questions, you can't transfer your cover.
2. Are you currently unable to attend work and perform your usual duties without restriction due to illness or injury?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
3. Are you entitled to, applying for or have you received a total and permanent disablement or terminal illness payment from a super fund or insurance policy?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
4. Have you been diagnosed with an illness that is likely to result in death within 24 months from the date of diagnosis?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
5. Do you have an insurance premium loading on your other cover?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
6. Do you have any medical assessments, procedures or surgeries planned, or are you waiting for any test results?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
7. Do you have an illness or injury which your doctor has advised may lead to having a limited time to live?	<input type="checkbox"/> Yes <input type="checkbox"/> No	If you answered yes to any of these questions, you can't transfer your cover.
8. Have you been diagnosed with any mental or physical health conditions which may result in you having to stop work for 10 or more consecutive days within the next 12 months?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
9. In the last 12 months, have you, due to illness or injury (including mental or physical health conditions), been prevented from performing your usual occupational duties partially or completely, for 10 or more consecutive days?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
10. Are you claiming, or are you in the process of lodging a claim for a benefit in connection with an illness or injury (including mental or physical health conditions) from any source? Examples are superannuation, workers' compensation, disability pension, Veterans' Affairs, Motor Vehicle Accident scheme or any other insurance providing accident or illness benefits.	<input type="checkbox"/> Yes <input type="checkbox"/> No	
11. Have you ever claimed a benefit for an illness or injury (including mental or physical health conditions) from any source? Examples are superannuation, workers' compensation, disability pension, Veterans' Affairs, Motor Vehicle Accident scheme or any other insurance providing accident or illness benefits.	<input type="checkbox"/> Yes <input type="checkbox"/> No	
11a. If your answer to the above question is yes , does your response solely relate to a past claim which was closed more than 5 years ago?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Answer question 11b You can't transfer cover
11b. If your answer to the above question is yes , do you have any residual symptoms of mental or physical injury or illness?	<input type="checkbox"/> Yes <input type="checkbox"/> No	You can't transfer cover Go to step 2

Step 4: Sign and date this form

Insurance is issued under a group policy with our insurer, TAL Life Limited ABN 70 050 109 450 AFSL 237848.

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.
- 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.

Declaration

I've completed this application truthfully and correctly to the best of my knowledge and I confirm and understand that:

- Media Super and its insurer will review the information on this application to assess if I'm eligible to transfer my cover and may carry out appropriate checks to verify my answers. This may not occur until I make a claim.
- Media Super and its insurer may need more information about me to assess this application. To allow them to do this, I consent to Media Super or the insurer obtaining information about me from third parties, including other superannuation funds and insurance companies, provided that such information is reasonably necessary to assess my application.
- By submitting this application, I also consent to Media Super or the insurer disclosing information about me to any of the people or organisations mentioned above if it's required to assess my application or to perform any of their functions.
- If my application is accepted, the type and level of cover I'm transferring will be replaced with cover through Media Super. My transferred cover will be in addition to any existing cover I already have with Media Super.
- I agree to cancel my cover with the other superannuation fund or insurer that I'm transferring once I have received confirmation from



Sign here:

Date

DD / MM / YY

- 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

We must comply with 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 mediasuper.com.au/privacy or call us on **1800 640 886** for a copy.

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.

Media Super or its insurer that my application is accepted.

- I agree not to exercise any right or entitlement to continue the cover I'm transferring that is the subject of this application, whether pursuant to a continuation option, reinstatement of cover or otherwise.
- I confirm that I have not applied, and agree that I will not subsequently apply, to transfer to another superannuation fund or insurer the cover I'm transferring that is the subject of this application.
- My transferred cover won't start, or I may not be eligible to claim, until I've met all the requirements, including cancelling my other cover with the other superannuation fund or insurer on confirmation from Media Super or its insurer that my application is accepted.
- My transferred cover will be based on the relevant Media Super insurance scales which are expressed in units (these units will cover me for a certain dollar amount based on my age and occupation category), waiting period and benefit periods (for IP cover), any contribution or minimum account balance requirements, terms and conditions, and not those that applied under my other super fund or insurance policy.
- I've read the duty to take reasonable care and understand that if this duty is not met, this can have serious impacts on my insurance.
- This application will be considered an election to receive any automatic insurance cover I may be eligible for.

Send this form to: **Media Super, Locked Bag 5056, PARRAMATTA NSW 2124**. Or email it to us at enq@mediasuper.com.au. We must receive your accurately completed form within 31 days from when you signed and dated it.



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