

# Request to Increase Insurance – Life Event Accumulation Scheme (Division 5) members only

**Use this form to apply to increase your insurance cover when a specific life event has occurred.**

As an Accumulation Scheme member, you can apply to increase your cover by one level when a specific life event has occurred by completing this form. You can only apply to increase your cover up to four times under this option (only one application will be considered in any calendar year). If you are already on Level 9 you will be ineligible.

## Step 1 – Complete your personal details

*Please print in black or blue pen,  
in uppercase, one character per box.*

A



This information will be used to update our records where necessary.

Title    Mr        Mrs        Ms        Other \_\_\_\_\_ Date of birth    \_\_\_\_ / \_\_\_\_ / \_\_\_\_\_

Given names

\_\_\_\_\_

Surname

\_\_\_\_\_

Residential address

\_\_\_\_\_

Suburb

State

Postcode

\_\_\_\_\_

Postal address (if different from above)

\_\_\_\_\_

Suburb

State

Postcode

\_\_\_\_\_

Email address

\_\_\_\_\_

Employer name

\_\_\_\_\_

Membership number

Mobile number

\_\_\_\_\_

\_\_\_\_\_

**Continued over**

Issued by Electricity Industry Superannuation Board as Trustee of Electricity Industry Superannuation Scheme ABN 57 923 283 236.

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## Step 2 – Life event

Please provide details of the life event under which you are applying to increase your insurance cover: (select ☒)

Marriage

Birth or adoption of a child

Taking out or increasing your home mortgage

Turning 30 years old

Turning 50 years old

Date of event \_\_\_\_ / \_\_\_\_ / \_\_\_\_ The life event must have occurred within the last 12 months

Please attach evidence of this life event – see **Important Information** for a list of documents required.

## Step 3 – Criteria

If you answer Yes to the question below, any additional cover you receive as a result of this request will be provided as **New Events Cover** only until such time as you satisfy the criteria in the question for at least 30 consecutive days.

Are you restricted, due to Illness or Injury, from carrying out the identifiable duties of your current and normal occupation on a full-time basis (even if you are not currently working on a full-time basis)? Full time basis is considered to be at least 35 hours per week.

(select ☒)

YES

NO

**New Events Cover** means you are only covered for an Illness that first becomes apparent, or an Injury that first occurs, on or after the date the additional cover commences (this will be the date that you are notified of the outcome of your application for increase under a Life Event.

## Your Privacy

ElectricSuper is administered by us along with our service provider, Mercer Outsourcing (Australia) Pty Ltd. We collect, use and disclose personal information about you in order to manage your superannuation benefits and give you information about your super. We may also use it to supply you with information about the other products and services offered by us and our related companies. If you do not wish to receive marketing material, please contact us on 1300 307 844.

Our Privacy Policies are available to view at [www.electricsuper.com.au](http://www.electricsuper.com.au) or you can obtain a copy by contacting us on 1300 307 844.

If you do not provide the personal information requested, we may not be able to manage your superannuation.

We may sometimes collect information about you from third parties such as your employer, a previous super fund, your financial adviser, our related entities and publicly available sources.

We may disclose your information to various organisations in order to manage your super, including your employer, our professional advisors, insurers, our related companies which provide services or products relevant to the provision of your super, any relevant government authority that requires your personal information to be disclosed, and our other service providers used to assist with managing your super.

In managing your super your personal information will be disclosed to service providers in another country, most likely to Mercer's processing centre in India. Our Privacy Policies list all other relevant offshore locations.

Our Privacy Policies set out in more detail how we deal with your personal information and who you can talk to if you wish to access and seek correction of the information we hold about you. It also provides detail about how you may lodge a complaint about the way we have dealt with your information and how that complaint will be handled.

If you have any other queries in relation to privacy issues, you may contact us on 1300 307 844 or write to our Privacy Officer, Level 7, 70 Pirie Street, ADELAIDE SA 5000.



## Step 4 – Declaration and signature

By signing this form I am making the following statements:

- I have fully read and understood this form including the Important Information.
- I have read the ElectricSuper Accumulation Scheme Member Booklet.
- I declare that the information I have provided in this application is true and correct.
- I have read and understood the Duty of Disclosure on page 3 and I have not withheld any information that may affect the insurer's decision as to whether or not to accept my application for cover.
- I have read the Privacy section on the ElectricSuper member website ([www.electricsuper.com.au](http://www.electricsuper.com.au)). I understand that ElectricSuper and its insurer may undertake appropriate enquiry and investigation to verify the answers I have provided.
- I understand that insurance cover will not commence until I am notified of acceptance by ElectricSuper.
- I agree to the deduction of the additional premium applicable for this increased level of insurance cover.
- I consent to my information being collected, disclosed and used in the manner set out in this form.

Signature

X

Date \_\_\_\_/\_\_\_\_/\_\_\_\_

## Important Information

**Providing Evidence of Life Event:** The below table shows the required documentation you need to attach to this request.

Life Event	Certified^ Documentation Required
Marriage	Marriage certificate
Birth of a child	Birth certificate
Adoption of a child	Order effecting an adoption or an entry in an official public record of the adoption of the child
New mortgage	Written confirmation of the new mortgage from the mortgage provider and a Statutory Declaration confirming the mortgage is on a property that is or will be your primary place of residence
Increase to mortgage	Written confirmation of the increase or a loan statement from the mortgage provider and a Statutory Declaration confirming the mortgage is on a property that is or will be your primary place of residence
Turning 30 or 50 years of age	Your birth certificate; or Your Australian driver's licence; or Your passport

^Please refer to *How to certify Documents* for instructions on having the documents certified or Statutory Declaration witnessed by an authorised person.

### Duty of Disclosure:

Before you enter into a contract of life insurance with an insurer, you have a duty, under the *Insurance Contracts Act 1984*, to disclose to the insurer every matter that you know, or could reasonably be expected to know, is relevant to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms.

You have the same duty to disclose those matters to the insurer before you vary or reinstate a contract of life insurance.

Your duty however does not require disclosure of a matter:

- that diminishes the risk undertaken by the insurer;
- that is of common knowledge;
- that your insurer knows or, in the ordinary course of business, ought to know;
- as to which compliance with your duty is waived by the insurer.

If you fail to comply with your duty of disclosure and the insurer would not have entered into the contract on any terms if the failure had not occurred, the insurer may avoid the contract within three years of entering into it. If your non-disclosure is fraudulent, the insurer may avoid the contract at any time.

Alternatively, the insurer may vary the premium rates quoted. The insurer may, subject to the provision of written notice within three years of entering into the contract, elect not to cancel but to reduce the existing insured cover for members in accordance with a formula that takes into account the premium that would have been payable if all relevant matters had been disclosed.

**Please return your completed form and certified documentation:**

**By mail to ElectricSuper, GPO Box 4303, Melbourne VIC 3001**



# How to certify documents

After sighting the original and the copy and making sure both documents are identical, the certifier must include on EACH page:

- Written or stamped 'certified true copy'
- Signature and printed full name
- Qualification (such as Justice of the Peace, Australia Post employee, etc)
- Date (the date of certification must be within the 12 months prior to our receipt)



← A clear copy of the document that identifies you (i.e. your driver's licence (front and back) or passport)

Certified true copy ← Write or stamp 'certified true copy' of the original document

*J. Sample* ← The authorised person's signature

Mr John Sample ← Full name, qualification and registration number (if applicable) of the authorised person

Justice of Peace ← Date of certification (within 12 months of receipt)

Registration No. 123456789

Date: 01/02/2014 ←

## Verification

A verification of the certifying party may be performed. If a discrepancy arises, you may be requested to re-certify documentation.

## Important Note

The information in this document is a guide only and we may request additional documentation prior to any payment.

## Name change

If you have changed your name, you must provide a certified copy of the relevant name change document<sup>1</sup>, for example, a Marriage Certificate issued by the Registry of Births Deaths & Marriages, Decree Nisi or Deed Poll (in addition to the above identification).

**If your legal name or date of birth does not match exactly to our records** (excluding aforementioned name changes), please contact us for further instructions.

## Signing on behalf of another person

If you are signing on behalf of the applicant you will need to provide the following:

- A **certified** copy of the Guardianship papers or Power of Attorney; and
- A **certified** copy of the appropriate proof of identity for the holder of the Guardianship or Power of Attorney.

Note: Certified ID is also required for the member

### <sup>1</sup> Translation

If your identification is written in a language other than English, the identification must be accompanied by an English translation prepared by a translator accredited by the National Accreditation Authority for Translators and Interpreters Ltd. (NAATI) at the level of Professional Translator or higher (or an equivalent accreditation), to translate from a language other than English into English.

## Who can certify documents in Australia?

- Permanent employee of the **Australian Postal Corporation** with 2 or more years of continuous service who is employed in an office supplying postal services to the public
- Agent of the **Australian Postal Commission** who is in charge of an office supplying postal services to the public
- **Australian Consular Officer or Australian Diplomatic Officer** (within the meaning of the Consular Fees Act 1955)
- **Bailiff**
- **Bank officer, building society officer or credit union officer** (with two or more continuous years of service)
- **Commissioner for Affidavits or Declarations**
- **Court Officer**, Registrar or Deputy Registrar of a Court, Judge, Clerk, Magistrate, Master of a Court, Chief Executive Officer of a Commonwealth Court
- **Fellow of the National Tax Accountant's Association**
- **Finance Company Officer** (with two or more continuous years of service with one or more finance companies)
- **Justice of the Peace**
- **Legal practitioner**
- **Marriage celebrant** (registered under Subdivision C of Division 1 of Part IV of the Marriage Act 1961)
- **Medical practitioner, chiropractor, dentist, nurse, optometrist, physiotherapist, psychologist**
- **Member of Chartered Secretaries Australia**
- **Member of Engineers Australia** (other than at the grade of student)
- **Member of the Association of Taxation and Management Accountants**
- **Member of the Australasian Institute of Mining and Metallurgy**



# How to certify documents

- **Member of the Australian Defence Force** (who is an officer; or a non-commissioned officer within the meaning of the Defence Force Discipline Act 1982 with two or more years of continuous service or a warrant officer within the meaning of that Act)
- **Member of the Institute of Chartered Accountants in Australia, the Australian Society of Certified Practising Accountants or Member of the Institute of Public Accountants**
- **Member of Commonwealth Parliament, State Parliament, Territory Legislature or a Local Government Authority** (State or Territory)
- **Minister of Religion** (under Subdivision A of Division 1 of Part IV of the Marriage Act 1961)
- **Notary Public**
- **Officer with, or Authorised Representative of an Australian Financial Services Licensee** (who has had at least two years of continuous service with one or more licensees)
- **Officer with, or a credit representative of, a holder of an Australian credit licence** (who has had at least two years of continuous service with one or more licensees).
- **Permanent employee of the Commonwealth** (or Commonwealth Authority) **or a State or Territory** (or State or Territory Authority) **or a Local Government Authority with two or more years of continuous service**
- **Person before whom a statutory declaration may be made under the law of the State or Territory in which the declaration is made**
- **Pharmacist**
- **Police Officer, Sheriff or Sheriff's Officer**
- **Senior Executive Service Employee of the Commonwealth** (or Commonwealth Authority) **or a State or Territory** (or State or Territory Authority)
- **Teacher employed on a full-time basis at a school or tertiary education institution**
- **Trade marks attorney**
- **Veterinary surgeon**

## Who can certify documents outside of Australia

- **an authorised staff member of an Australian Embassy, High Commission or Consulate**
- **an authorised employee of the Australian Trade Commission** who is in a country or place outside Australia
- **an authorised employee of the Commonwealth of Australia** who is in a country or place outside Australia
- **a Member of the Australian Defence Force** who is an officer or a non-commissioned officer with 5 or more years of continuous service
- **a Notary Public from a country ranked 129 or below in the latest Transparency International Corruptions Perception Index:** <http://www.transparency.org>

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