

# Insurance in your super

The information in this document forms part of the:

- UniSuper *Accumulation 1 Product Disclosure Statement* issued on 1 October 2018
- UniSuper *Defined Benefit Division and Accumulation 2 Product Disclosure Statement* issued on 1 October 2018
- UniSuper *Personal Account Product Disclosure Statement* issued on 1 October 2018

This document was prepared on 1 October 2018.

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## ABOUT THIS DOCUMENT

This booklet has been prepared and issued by UniSuper Limited as Trustee of UniSuper. It should be read in conjunction with the product disclosure statement (PDS) that applies to your UniSuper membership category.

This document includes information about insurance, including how to apply for cover, the level and type of cover available, the cost of cover, eligibility and opting out of cover, relevant definitions and the other terms and conditions including any exclusions that may apply and may affect your entitlement to insurance cover.

The information in this booklet is of a general nature only and does not take into account your individual objectives, financial situation or needs. You should consider the appropriateness of the information having regard to your personal circumstances and consider consulting a licensed financial adviser before making an investment decision based on information contained in this booklet.

To the extent that this document contains any information which is inconsistent with the UniSuper Trust Deed and Regulations (together, the Trust Deed) or the insurance policies, the Trust Deed or the policies will prevail.

The information in this booklet is current as at the date of publication. Information contained in this booklet which is not materially adverse may change from time to time. Updated information can be found at [unisuper.com.au/pds](http://unisuper.com.au/pds) or by calling us on **1800 331 685**. A paper copy of any updated information is available on request.

UniSuper, ABN 91 385 943 850, MySuper Authorisation No. 91385943850448, is referred to as 'UniSuper' or 'the Fund'. UniSuper Limited, ABN 54 006 027 121, AFSL No. 492806, is referred to as 'USL' or 'the Trustee'. UniSuper Management Pty Ltd, ABN 91 006 961 799, AFSL No. 235907, is referred to as 'UniSuper Management' or 'USM'. USL has delegated administration of UniSuper to USM, which is wholly owned by USL in its capacity as UniSuper's Trustee. UniSuper Advice is operated by USM, which is licensed to deal in financial products and provide financial product advice.

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## AWARD-WINNING FUND

With a string of awards and high ratings from Australia's top ratings and research agencies, SuperRatings and Chant West, we're one of Australia's most award-winning super funds.



SuperRatings, a superannuation research company, has awarded UniSuper a Platinum Choice rating for its accumulation products, something only the 'best value for money' funds receive. Our accumulation products have also achieved a 10-year Platinum Performance rating. Go to [www.superratings.com.au](http://www.superratings.com.au) for details of its rating criteria. SuperRatings does not issue, sell, guarantee or underwrite this product.



Chant West awarded UniSuper 'Pension Fund of the Year' in both 2017 and 2018. UniSuper was also awarded 'Best Fund: Advice Services' in 2017. UniSuper's accumulation products have received a 5 Apples rating. For information about the methodology used, see [www.chantwest.com.au](http://www.chantwest.com.au). Chant West has consented to the inclusion in this document of the references to Chant West and the inclusion of its logos in the form and context in which they are included.

# Introduction

## Who provides insurance to UniSuper members?

External insurance cover is provided to UniSuper Accumulation 1, Accumulation 2, Defined Benefit Division (DBD) and Personal Account members through group insurance policies the Trustee has taken out with TAL Life Limited, ABN 70 050 109 450, AFSL 23 78 48 (referred to as our 'Insurer' throughout this document).

This document describes the main features of insurance cover provided by our Insurer including a summary of the key terms and conditions and eligibility criteria. You can obtain a copy of the group insurance policies by calling us on **1800 331 685**.

The full terms and conditions contained in the insurance policies prevail over any inconsistent information in this document.

### Important definitions

The terms which appear in *italics* are defined in the policy documents. We've included some of the more commonly used terms in the 'Definitions' section at the end of this booklet.



### MAKING INSURANCE IN SUPER OPT-IN

From 1 July 2019, it's proposed that insurance within super will change. Currently, we provide you with default insurance from which you may opt out. Under the proposal, you'll need to *opt in* to death and TPD insurance if you:

- have a balance of less than \$6,000,
- are under 25, or
- have an inactive account that hasn't received a contribution in 13 months

The proposal does not apply to defined benefit members.

### WHAT THIS MEANS

The government hopes that this measure will allow members' balances to grow faster, and protect people with low balances. This measure forms part of the Government's Protecting Your Super Package. It's still under consideration by Parliament.

## Who should read this booklet?

This booklet provides detailed information about the insurance options available to eligible:

- Accumulation 1 members,
- Accumulation 2 members,
- Personal Account members, and
- Defined Benefit Division (DBD) members.

This document only includes limited information about inbuilt benefits provided to DBD members. For more information about inbuilt benefits provided to DBD members, which are self-insured by UniSuper, please refer to the *Defined Benefit Division and Accumulation 2 (PDS)* and the *More about the DBD and Accumulation 2 IBR*, available at [unisuper.com.au/pds](http://unisuper.com.au/pds).

# Types of cover

## Types of cover available

The insurance cover available to eligible UniSuper members is:

- Death-only cover,
- Total and Permanent Disablement (TPD)-only cover,
- Death and TPD cover, and
- Income Protection cover (not available to DBD members).

Note that DBD members are generally eligible for inbuilt benefits (self-insured by UniSuper) that provide an income stream in the event of disablement and temporary incapacity.

### DEATH COVER (INCLUDING TERMINAL ILLNESS COVER)

*Offered as unitised and fixed cover*

Death cover provides a lump sum payment in the event of your death or if you're diagnosed with a terminal illness. Your beneficiaries and/or your estate will receive your sum insured benefit if you die. You'll receive an insured terminal illness benefit if you're diagnosed with a terminal illness and satisfy any other applicable criteria.

There's no limit on the amount of Death cover that you can apply for.

Your terminal illness benefit aligns with your Death cover subject to the applicable maximum cover limit of \$3 million. If a terminal illness benefit is paid and the Death cover is higher, the remaining Death benefit is payable on death.

Death cover ceases at age 75.

### TPD COVER

*Offered as unitised and fixed cover*

TPD cover provides a lump sum payment in the event that, due to an illness or injury, you become totally and permanently disabled and you satisfy any other applicable criteria.

The maximum amount of TPD cover you can apply for is \$3 million.

TPD cover ceases at age 70.

### INCOME PROTECTION COVER

*Offered as unitised cover*

*Not available to DBD members*

Income Protection cover gives you a monthly benefit for a benefit period applicable to your cover in the event you're assessed as temporarily unable to do your job because you suffer from a *disability*.

The maximum amount of cover you can apply for is 69 units or \$29,900 per month.

Income Protection cover ceases at age 65.



#### PLEASE NOTE

Restrictions, exclusions, terms and conditions may apply to all types of cover, including default and additional default cover. In order to be eligible for cover you must satisfy certain policy terms and conditions—please see page 5 for more information.



## How we refer to cover

### DEFAULT COVER - DEATH AND TPD

Default cover is Death and TPD insurance cover you receive from our Insurer when you first become a member of UniSuper, or when cover is recommenced (provided you meet the eligibility criteria) and you don't need to go through any underwriting.

Note that default cover for members over age 70 and below age 75 is one unit of Death-only cover. Members aged 75 and over aren't eligible for cover.

You can opt out of default cover or choose to reduce your Death and TPD cover to Death-only or TPD-only cover by completing the *Changing your insurance cover* form available from the 'Forms and documents' section of our website, by logging in to your account at [unisuper.com.au](https://unisuper.com.au) or by writing to us. However, if you wish to take up cover at a later date, you'll need to provide evidence of your health and have it accepted by our Insurer.

### DEFAULT COVER YOU MAY BE ELIGIBLE FOR WHEN YOU JOIN UNISUPER

Member type	Default cover you may be eligible for when you join UniSuper
<b>Accumulation 1</b> (except if you join as a result of a family law split)	1 unit of Death and TPD cover.
<b>Personal account</b>	1 unit of Death and TPD cover
<b>DBD and Accumulation 2</b>	If you're a DBD member joining for the first time, you'll generally receive 1 unit of Death and TPD cover. If you then transfer to an Accumulation 2 account, this cover will continue and you may also receive transitioned cover.  Read the <i>What happens to your inbuilt benefits if you choose Accumulation 2?</i> booklet for more information, available on our website.



### PLEASE NOTE

TPD cover ceases when you reach age 70. If you're aged 70-74, you may be eligible for 1 unit of Death-only cover when you join UniSuper. Death or *terminal illness* cover ceases at age 75.

### ADDITIONAL DEFAULT COVER

If you're eligible for default cover, you can apply to increase the amount of Death and TPD insurance cover by up to two additional units without providing evidence of your health to our Insurer.

MEMBER TYPE	ELIGIBILITY
<b>DBD, Accumulation 1 &amp; Accumulation 2</b>	Can apply within 180 days of being <i>first eligible</i> to join the fund.
<b>Personal Account</b>	Can apply within 180 days of the date you joined the fund.

If you choose to change your default Death and TPD cover to Death-only or TPD-only cover when you join UniSuper, any additional default cover will also be Death-only or TPD-only cover as applicable.

You can apply by completing the relevant section on the application form for your membership category or the *Application for additional default insurance* form, available at [unisuper.com.au/forms](https://unisuper.com.au/forms).

### ADDITIONAL COVER

Additional cover refers to any insurance you apply for and go through underwriting (i.e. provide health evidence to our Insurer). You can apply for and purchase additional cover if you're not eligible for default cover or would like to increase your levels of cover.

## How Death and TPD cover is provided

Death and TPD cover is provided as unitised cover by default but you can choose to convert this to fixed cover. You can't have a combination of both fixed and unitised Death and/or TPD insurance. Here's how both options work:

### UNITISED COVER

Unitised cover means the cost of each unit of cover stays the same over time, however, the amount of cover you get for each unit reduces as you get older. The table below shows the amount of Death and TPD cover provided by one unit of cover, depending on your age next birthday:

DEATH AND TPD BENEFIT PER UNIT OF COVER†			
Age (next birthday)	Amount of cover (\$)	Age (next birthday)	Amount of cover (\$)
15-35	232,000	56	28,000
36	222,000	57	26,000
37	211,000	58	24,000
38	196,000	59	22,500
39	181,000	60	21,000
40	164,000	61	19,000
41	149,000	62	17,000
42	134,000	63	15,000
43	120,000	64	14,000
44	105,000	65	13,000
45	94,000	66	11,500
46	85,000	67	10,000
47	77,000	68	9,000
48	68,000	69	8,000
49	62,000	70	7,000
50	55,000	71	6,000 <sup>^</sup>
51	49,000	72	5,000 <sup>^</sup>
52	45,000	73	4,000 <sup>^</sup>
53	40,000	74	3,200 <sup>^</sup>
54	36,000	75	2,500 <sup>^</sup>
55	32,000		

† If Death-only cover is selected, the amount of insured benefit per unit of Death-only cover is the same as for Death and TPD in the table, however, there's no cover for TPD where Death-only cover is selected. Conversely, there is no Death cover when TPD-only is selected.

<sup>^</sup> Death-only paid; no TPD benefit is payable.

The cost of unitised cover (premium tables) can be found on page 26.

### Unitised cover: an example

If you had one unit of Death and TPD cover and your age next birthday is 52, you'd be covered for a lump sum of \$45,000, subject to meeting eligibility criteria and any cover restrictions which may apply.

### FIXED COVER

Fixed cover means that the cost increases over time, however, the amount of insurance you get stays the same until you turn age 61. You can convert your unitised Death and TPD cover to fixed cover at any time, provided you're under age 61. Once you've converted to fixed cover, you're not able to convert back to unitised cover. Fixed cover is offered in multiples of \$1,000. All fixed cover will be rounded up to the nearest \$1,000.

If you have fixed cover, while your death benefit does not change, your TPD sum insured will reduce annually from your 61st birthday as follows:

AGE	DEATH BENEFIT	TPD BENEFIT
61	100%	90%
62	100%	80%
63	100%	70%
64	100%	60%
65	100%	50%
66	100%	40%
67	100%	30%
68	100%	20%
69	100%	10%
70-74	100%	Nil
75	Nil	Nil

The cost of fixed cover can be found on page 27.

## How Income Protection cover is provided

Income Protection cover is provided as unitised cover and provides a monthly benefit if you're assessed under the policy as being unable to work because you are disabled. Insurance cover is provided in multiples of \$100 per week (or \$433 per month) of cover.

The cost of cover will depend on your age, the waiting period (30, 60 or 90 days) and the benefit period (two years, five years, or to age 65) that you choose. Premium loadings may also apply on cover which you've provided evidence of your health to our Insurer. Refer to page 28 for more on the cost of cover.

Any variation in benefit period or waiting period changes the premiums you pay for Income Protection cover. See the Income Protection premium tables on page 28 for more information.

If you make a claim and it's accepted, you'll receive a monthly benefit that is the lesser of:

- the amount represented by the number of units our Insurer last accepted for you, and
- 85% of your monthly *pre-disability income* (including up to 10% paid as a super contribution).

Note the maximum that can be purchased under the policy is \$29,900 per month or 69 units of cover.

## Opting out

You can opt-out of or decrease your insurance cover at any time by logging in to your account at [unisuper.com.au](https://unisuper.com.au) or by writing to us. If you'd like to take up or increase cover at a later date, you'll need to provide evidence of your health and have it accepted by our Insurer.

## Eligibility requirements

To be eligible for insurance at UniSuper, you need to meet the following general eligibility requirements:

- you're a UniSuper member and
- you're aged 15 at your next birthday and under the age cover ceases.

### ADDITIONAL ELIGIBILITY REQUIREMENTS YOU MUST MEET TO RECEIVE COVER ON JOINING UNISUPER

#### Death and TPD cover

You're generally eligible to receive default Death and TPD cover or apply for additional default Death and/or TPD cover if you meet the general insurance eligibility requirements described above and the following criteria:

- you're under 75 years of age for Death cover, and under age 70 for TPD cover;
- you don't join UniSuper as a result of a Family Law payment split under the *Family Law Act 1975 (Cth)*;
- you're not currently claiming for, or eligible to claim for, or have previously received an insured *terminal illness* or TPD benefit.

Your Death and TPD cover will be automatically transferred to Death-only cover when you turn 70 and your Death-only cover will cease when you turn 75.

## Income Protection cover: an example

Peter has a salary of \$80,000 p.a. and has 14 units of Income Protection cover. His 14 units of cover will provide a maximum monthly benefit of \$6,066.67 (14 units x \$100 x 52 weeks ÷ 12 months).

However, Peter's monthly benefit would be limited to \$5,666.67 (\$80,000 x 85% ÷ 12 months) as his benefit cannot exceed 85% of his *pre-disability income*.

Peter's \$5,666.67 monthly benefit, including his super contribution, would be made up of the following:

INCOME	+ SUPER CONTRIBUTION	= TOTAL PAYMENT
\$80,000 x (75% ÷ 12 months)	\$80,000 x (10% ÷ 12 months)	\$80,000 x (85% ÷ 12 months)
<b>\$5,000.00</b>	<b>\$666.67</b>	<b>\$5,666.67</b>

**Additional criteria for Accumulation 1 and DBD members (including DBD members who transfer to Accumulation 2):**

- ...➤ for default cover, we receive an application form or minimum details from your employer within 180 days of you becoming *first eligible* to join;
- ...➤ if you apply for additional default cover, we receive your completed application form or your completed *Application for additional default insurance—DBD, Accumulation 2, Accumulation 1* form (available on our website) within 180 days of you becoming *first eligible* to join; and
- ...➤ you haven't previously opted out of Death or TPD cover.

Refer to the section on page 7 titled 'DBD members electing contribution flexibility' for more information.

Note that if you're not in *active employment* on the date that cover commences, your cover will be restricted. See the information on *pre-existing condition* (PEC) exclusions on page 17 for more information.

**Additional criteria for Personal Account members:**

- ...➤ you're not receiving or entitled to claim income support benefits relating to injury and/or illness from any source including workers' compensation, statutory transport accident benefits and disability benefits, and
- ...➤ we receive your completed application form within 180 days of you joining the fund.

**Income Protection cover**

Accumulation 1 and Personal Account members who are under age 65 can generally apply for up to 23 units of Income Protection cover without providing medical evidence when joining UniSuper.

**DBD members don't have access to Income Protection cover. DBD members receive inbuilt temporary incapacity and disablement benefits. For details, refer to the *Defined Benefit Division and Accumulation 2 PDS*.**

**Additional criteria for Accumulation 1 members:**

Within 180 days of becoming *first eligible* to join:

- ...➤ we receive a fully completed *Application for additional default insurance—DBD, Accumulation 2, Accumulation 1* form; and
- ...➤ an *on-time employer contribution* is made to your account.

For Accumulation 1 members, insurance cover and premiums will commence from the first day of the period to which the first employer contribution relates.

**Additional criteria for Personal Account members:**

Within 180 days of you joining the fund:

- ...➤ we receive a fully completed *Application for additional default insurance—Personal Accounts* form;
- ...➤ a contribution is made to your account; and
- ...➤ you're gainfully employed and receiving an income.

And at the date of commencement of your cover:

- ...➤ you're actively performing or capable of actively performing all the duties of your usual occupation that is providing your income, whether that's at your employer's premises or any other premises you're authorised to undertake your work duties; and
- ...➤ you're not in receipt of, or entitled to claim, income support benefits relating to injury and/or illness from any source including workers' compensation, statutory transport accident benefits and disability benefits.

For Personal Account members, insurance cover and premiums will commence from the date you join UniSuper, provided we receive a contribution into your account within 180 days of you joining UniSuper.



# What insurance do you get automatically on joining UniSuper?

IF YOU JOIN AS A	COVER COMMENCES	YOU CAN ELECT ADDITIONAL DEFAULT COVER
DBD/Accumulation 2 or Accumulation 1 member	the first day of the period relating to your first employer contribution (usually the date you join the fund).	within 180 days of being <i>first eligible</i> to join.
Personal Account member	the date you joined the fund (provided we receive a contribution within 180 days of you joining).	within 180 days of joining.

## Default cover and additional default cover

### DEATH AND TPD

Members who meet the eligibility criteria will receive default cover of one unit of Death and TPD cover.

All members eligible for default cover also have the option to elect additional default cover of up to another two units of Death and TPD cover.

When your cover commences and when you can elect additional default cover (up to another two units of Death & TPD cover):

If you opt out of default cover, you won't be able to choose additional default cover. Instead, you'll have to apply for cover and provide health evidence that satisfies our Insurer.

## Defined Benefit Division (DBD) members electing contribution flexibility



If you join UniSuper as a DBD member and choose to reduce your standard contributions under our contribution flexibility arrangements, you can receive default and additional default cover, but you must satisfy the following:

- ... you need to elect on the application form to receive default cover (your application form must be received by UniSuper via your employer within 60 days of joining)
- ... we must receive a contribution into your accumulation component within 120 days of you joining.

You'll need to ensure your accumulation component has a sufficient balance from which insurance premiums can be deducted. See the *Defined Benefit Division and Accumulation 2* PDS for information on contribution flexibility.

## Income Protection cover without underwriting for Accumulation 1 and Personal Account members

If you're an Accumulation 1 or Personal Account member and meet the eligibility criteria on page 6, you can apply for Income Protection cover without providing evidence of your health to our Insurer. The amount of cover you can get is the lesser of 23 units per month or the number of units which equates to 85% of your *salary*.

IF YOU JOIN AS	YOU CAN APPLY WITHOUT PROVIDING EVIDENCE OF YOUR HEALTH
an Accumulation 1 member	within 180 days of being <i>first eligible</i> to join the fund by completing the <i>Application for additional default insurance—DBD, Accumulation 2, Accumulation 1</i> form, available on our website.
a Personal Account member	within 180 days of joining the fund via the online application process or by completing the <i>Application for additional default insurance—Personal Accounts</i> , available on our website.

Any Income Protection cover applied for without underwriting will have a waiting period of 90 days and a benefit period of two years.

You can apply to change your waiting period to 30 or 60 days, or apply to change the benefit period to five years or to age 65, but you'll need to go through underwriting. The waiting period and benefit period you select will determine your premium. See the Income Protection cover premium tables on page 28.

## Transferring between member categories

If you're a DBD member considering transferring to Accumulation 2 within your first 24 months of membership, it's important that you read the *What happens to your inbuilt benefits if you choose Accumulation 2?* booklet available from [unisuper.com.au/pds](https://www.unisuper.com.au/pds). Any cover you already have will count toward your transitional cover automatic acceptance limit. A pre-existing condition exclusion will apply to some or all of your transitioned cover.

**Accumulation 2 members who transfer from the DBD generally receive Income Protection cover.**

**Note that DBD members aren't able to access Income Protection cover. DBD members are generally provided with inbuilt benefits. Refer to the *Defined Benefit Division and Accumulation 2 PDS* for details.**



### PLEASE NOTE

The cover you receive by default may have restrictions or exclusions imposed. See page 16 for more information.

## When else could you get cover?

### APPLYING FOR COVER WHICH REQUIRES HEALTH EVIDENCE (UNDERWRITING)

Default and additional default cover may not provide you with enough cover to suit your own personal situation. That's why we offer you the ability to apply for increased levels of cover to better protect yourself and your family.

If you'd like to increase your level of Death, TPD or Income Protection cover, your application must be assessed by our Insurer. Our Insurer will also need to assess changes to your Income Protection cover that involve decreasing your waiting period or increasing your benefit period.

All applications for additional insurance cover are subject to acceptance by our Insurer. Our Insurer has the ability to accept, decline or impose restrictions, exclusions and/or *loadings* on the insurance premiums. If our Insurer accepts your application after assessing your eligibility for cover subject to restrictions, exclusions and/or loadings on the insurance premiums, these conditions will apply immediately from the date cover commences and we'll notify you in writing.

Cover generally commences on the date our Insurer accepts your application for cover.

### INTERIM ACCIDENT COVER

While your application for additional cover is being assessed, interim accident cover will be provided if you meet certain conditions.

## You duty of disclosure

Before you enter into a life insurance contract, you have a duty to tell our Insurer anything that you know, or could reasonably be expected to know, which may affect their decision to insure you and on what terms.

You have this duty until our Insurer agrees to insure you. You have the same duty before you extend, vary or reinstate the contract.

You do not need to tell our Insurer anything that:

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

### IF YOU DO NOT TELL OUR INSURER SOMETHING

In exercising the following rights, our Insurer may consider whether different types of cover can constitute separate contracts of life insurance. If they do, they may apply the following rights separately to each type of cover. If you don't tell our Insurer anything you are required to, and they would not have insured you if you had told them, they may avoid the contract within three years of entering into it.

If our Insurer chooses 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 them everything you should have. However, if the contract has a surrender value, or provides cover on death, our Insurer may only exercise this right within three years of entering into the contract.

If our 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 them 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 has a surrender value or provides cover on death.

If your failure to tell our Insurer is fraudulent, they may refuse to pay a claim and treat the contract as if it never existed.

### Death and TPD

Interim accident cover will be provided if you die or suffer TPD as a result of an accident (accidental injury causing death or TPD through visible, violent, external event to the body). The interim accident cover provided will be the lesser of:

- ...➤ the amount of cover you're applying for, or
- ...➤ \$2,000,000 less the amount of any insured cover you already have under the policy.

Whether you're covered for interim accident cover for Death and TPD, Death-only or TPD-only cover will depend on the type of cover you've applied for and are eligible to receive. Interim accident cover starts when UniSuper receives your application form and will cease on the earlier of 120 days from the date you applied for additional cover, or on the date your application is accepted, declined, withdrawn, or the date the interim accident cover is cancelled by our Insurer.

### Income Protection

Interim accident cover will be provided if you suffer *total disability* as a result of an *accident* occurring during the interim accident cover period. If this happens, you'll receive a monthly benefit of up to 85% of your *pre-disability income* equal to the lesser of:

- ...➤ the units of cover you've applied for
- ...➤ \$15,000 per month less any amount payable for the same event under another condition of the policy.

Your interim accident cover period starts when we receive your application for additional cover and ceases on the earlier of 120 days from the date you applied for additional cover, the date your application is accepted, declined, withdrawn or the date the interim accident cover is cancelled by our Insurer.

There is no interim accident cover if you suffer a *partial disability* during this period. The interim accident benefit will continue to be paid until the earlier of the date you cease to be *disabled*, expiration of the applicable benefit period, you reach age 65, or you die.

## Transferring between membership categories

There are circumstances where your membership category can change. For example, you may be a DBD member and choose to transfer to Accumulation 2, or your employment situation may change (i.e. you move from being a contractor to a permanent employee or vice versa), thereby automatically changing your membership category.

Depending on which membership category you transfer to and from, your insurance may stay the same or it may change. This section provides an overview of what happens to your insurance.

When you transfer between membership categories, you'll generally keep any existing insurance cover you have with the same restrictions, loadings and exclusions, provided you continue to meet the eligibility requirements and other criteria.

The table on page 11 illustrates how cover changes when you transfer between membership categories.

Where transitioned cover is provided to a member with existing fixed insurance cover, the transitioned cover will also be fixed, rounded up to the next \$1,000.

If you're an Accumulation 1 member...

- ...➤ ...and previously transferred from the DBD to Accumulation 2, you may be transferred back to Accumulation 2 if your employment circumstances change.
- ...➤ ...who had Income Protection cover and you transferred back to Accumulation 2, you can choose to keep this cover, provided you notify us in writing within 90 days of becoming an Accumulation 2 member. If you don't make an election, you'll automatically receive transitioned Income Protection cover.

Members transferring from the DBD to Accumulation 2 should read the *What happens to your inbuilt benefits if you choose Accumulation 2?* booklet, available at [unisuper.com.au/pds](https://unisuper.com.au/pds), for details about how inbuilt benefits are transitioned to external cover including the restrictions, terms and conditions that may apply.

TRANSFERRING FROM:	TRANSFERRING TO:		
	Accumulation 1	Accumulation 2*	DBD
<b>Accumulation 1</b>	N/A	<p>Death and TPD insurance cover already in place continues with any existing restrictions, loadings or exclusions.</p> <p>Transitional Income Protection cover is provided, however, Income Protection cover already in place may continue.</p> <p><b>PLUS</b>, if applicable<sup>^</sup></p> <p>Transitioned Death and TPD insurance cover, based on the dollar value of the inbuilt death benefits you would've been entitled to if you were a DBD member at the date of transfer. In addition, transitioned Income Protection cover with a 90-day waiting period and five-year benefit period is generally provided based on your <i>salary</i>.</p> <p>Transitioned cover is subject to eligibility and automatic acceptance limits (AALs).</p> <p>See the example on how this is calculated on page 12.</p>	<p>Death and TPD insurance cover already in place continues with any existing restrictions, loadings or exclusions</p> <p><b>PLUS</b></p> <p>Inbuilt benefits automatically provided and a 3-year <i>PEC</i> is applied.</p> <p><b>AND</b></p> <p>Income Protection cover already in place ceases.</p>
<b>Accumulation 2</b>	Insurance cover already in place continues with any existing restrictions, loadings or exclusions	N/A	N/A
<b>DBD</b>	<p>Insurance cover already in place continues with any existing restrictions, loadings or exclusions</p> <p><b>AND</b></p> <p>Inbuilt benefits cease<sup>#</sup></p>	<p>Insurance cover already in place continues with any existing restrictions, loadings or exclusions</p> <p><b>PLUS</b></p> <p>Inbuilt benefits cease and you receive transitioned Death and TPD insurance cover, based on the dollar value of inbuilt death benefits you were entitled to as a DBD member at the <i>date of transfer</i>. In addition, transitioned Income Protection cover is generally provided based on your salary with a 90-day waiting period and a five-year benefit period.</p> <p>Transitioned cover is subject to eligibility conditions, PEC, exclusions and AALs.</p> <p>Refer to the <i>What happens to your inbuilt benefits if you choose Accumulation 2?</i> booklet for details.</p>	N/A
<b>Personal Account</b>	Insurance cover already in place continues with any existing restrictions, loadings or exclusions	N/A	As per transferring from Accumulation 1 to DBD.

\* A *pre-existing condition (PEC)* exclusion will apply to some or all of your transitioned insurance cover. See page 17 for details.

<sup>^</sup> Members will receive Death, TPD and Income Protection cover subject to eligibility and other criteria when transferring from Accumulation 1 to Accumulation 2 if they were last an Accumulation 2 member before 3 January 2015, or have no insurance cover when recommencing Accumulation 2.

<sup>#</sup> An inbuilt benefit may be payable for up to 90 days after ceasing employment.



## Transitioned cover: an example

Vivian is aged 40, working full-time with a salary of \$100,000 and has a service fraction of 100%. Vivian had an Accumulation 2 account, then transferred to Accumulation 1 when her employment conditions changed. Due to her employment circumstances changing again, she transferred back to Accumulation 2. She already has 12 units of Income Protection insurance cover with a 60-day waiting period and benefit period to age 65 from her Accumulation 1 membership. Her 12 units of Income Protection cover provide a monthly benefit of up to \$5,200 per month.

The inbuilt death benefit she would have been eligible to receive as a DBD member is \$420,000.

Each unit of Death and TPD cover at age 40 (age 41 next birthday) equals \$149,000, so Vivian receives three units of Death and TPD cover:

$420,000 \div 149,000 = 2.8$  units, which is rounded up to three units.

Based on her *salary*, Vivian is provided with 17 units of transitioned Income Protection cover which provides a monthly benefit of up to \$7,367 per month with the default benefit period of five years and a waiting period of 90 days. She can compare her transitioned cover with her existing cover but must let us know within 90 days if she'd like to retain her existing Income Protection cover rather than take up her transitioned cover.



## THINGS TO CONSIDER WHEN TRANSITIONING INCOME PROTECTION COVER

When deciding whether to elect to retain your existing Income Protection cover, you should consider the restrictions or loading or exclusions that apply to both your existing Income Protection cover and the transitioned Income Protection cover. For information on the restrictions and exclusions relating to transitioned cover, refer to the *What happens to your inbuilt benefits if you choose Accumulation 2?* booklet, available at [unisuper.com.au/pds](http://unisuper.com.au/pds).

## TRANSFERRING COVER FROM ANOTHER FUND

If you have cover with another super fund or cover with another insurer and you're less than age 61, you may be able to transfer this cover to us provided you meet all of the following conditions:

- you transfer your whole super balance from your other super fund to us,
- you cancel the insurance cover from your other super fund, not exercise a continuation option, or reinstatement option (now or in the future) or transfer the cover to another super fund
- your cover with the other super fund mustn't have been subject to any loadings, restrictions or exclusions regarding to medical or other conditions
- you've provided satisfactory evidence to us about the type, amount of cover, waiting period and benefit period regarding Income Protection cover which applied to you under the cover you have with your other fund
- you've completed, to our Insurer's satisfaction, your application or provided other documents our Insurer requires, and
- at the date of your application, regarding your Death and TPD cover:
  - you've never been paid or are eligible to be paid, or are currently in the process of submitting a claim for any *illness* or *injury* through a super fund, insurance policy, workers' compensation, or government benefits (such as sickness benefit, invalid pension) providing *terminal illness*, *total and permanent disablement* or Income Protection cover, including accident or sickness cover
  - you've not been diagnosed with, or suffer from, an *illness* or *injury* that may cause permanent inability to work or which reduces or is likely to reduce your life expectancy to less than 12 months from the date of your application

- you’ve never had an insurance application for Death, Total and Permanent Disablement, or Income Protection cover (including accident or sickness cover) declined, postponed or offered on non-standard or modified terms such as a *loading* and/or exclusion, including but not limited to *pre-existing condition* exclusions
- you’re not, at the date of this application, due to *injury* or *illness*, off work or restricted or unable to fully perform without limitation all of the duties of your current or usual occupation for at least 30 hours per week, even though your actual employment may be on a full-time, part-time or casual basis or you may be unemployed
- you’ve not, in the last 12 months been absent from work or unable to fully perform:
  - i. the duties of your usual occupation (whether employed or unemployed); or
  - ii. your unpaid domestic duties, if you’re unemployed and your sole occupation is the performance of unpaid domestic duties; due to *illness* or *injury* (other than cold or flu) for more than 10 days.
- at the date of your application, regarding Income Protection cover:
  - you’ve not been diagnosed with, or suffer from, an illness that reduces your life expectancy to less than 12 months
  - you’re gainfully employed (or self-employed) and are capable of undertaking gainful employment for at least 30 hours per week
  - you’ve not received, haven’t been admitted for, and haven’t satisfied the requirements for a *total and permanent disablement* or *terminal illness* benefit from any super fund or life policy issued to a super fund or a life insurer, and
  - you’re not claiming or currently entitled to claim an Income Protection benefit from any super fund or life policy issued to a super fund or a life insurer
- the insured cover, including existing and transferred cover, cannot be more than:
  - the maximum of \$2 million of Death and TPD insurance cover
  - the lesser of up to 85% of your salary or \$29,900 per month (69 units)
  - the maximum TPD cover you can have, including any existing TPD cover is \$3 million.

Any Death and TPD cover you transfer will be provided by UniSuper as fixed cover and will be rounded up to the nearest \$1,000.

### Converting your cover



Any existing unitised Death and TPD cover you have with UniSuper will also be converted to fixed cover. Once your cover is fixed, you can’t change it back to unitised cover. The total amount of cover transferred plus any existing cover can’t exceed the *maximum cover limits*.

You can apply to transfer your cover by logging in to your account or by completing the *Transfer of insurance cover* form, available from the ‘Forms and documents’ section of our website at [unisuper.com.au/forms](https://unisuper.com.au/forms).

Subject to meeting all of the conditions set out in this section, the transferred cover will commence on the later of the following:

- the date our Insurer accepts your application to transfer cover; and
- the date of cancellation of your existing cover with the other super fund.

Your cover won’t commence if your account balance isn’t sufficient to pay the premiums for your cover.

DBD members can’t transfer Income Protection cover from another fund.

## LIFE EVENTS COVER

UniSuper provides a process for you to top up your existing TPD or Death-only or TPD-only insurance cover in the following circumstances:

LIFE EVENT	EVIDENCE REQUIRED WITH YOUR APPLICATION WITHIN 90 DAYS OF THE EVENT
Purchasing a home for your permanent residence and taking out a mortgage on that residence	Certified mortgage documents
Getting married	Certified marriage certificate
Giving birth to or adopting a child	Certified birth certificate or adoption papers
Commencing a de facto relationship	Statutory declaration form
Divorcing or terminating a de facto relationship	One of the following: ↳ for legal marriages, certified divorce orders ↳ for de facto Statutory declaration form
Death of a spouse including a de facto	Certified death certificate
Dependent child starting tertiary education	Certified enrolment details or acceptance letter from school

## ELIGIBILITY CRITERIA FOR LIFE EVENTS COVER

To be eligible to obtain an increase in your existing external Death and/or TPD cover through a life event without having to provide medical evidence, you must satisfy the following:

- ↳ you're less than age 55 on the date that you apply for an increase in cover under the life event provisions;
- ↳ your existing cover under the policy isn't subject to any special conditions, such as a premium loadings, restrictions or exclusions (other than a PEC);
- ↳ you mustn't have previously been declined cover under the policy;
- ↳ you must apply within 90 days of the life event;
- ↳ you must provide sufficient evidence that the life event has occurred;
- ↳ you haven't applied for Life Events cover in the previous 12 months; and
- ↳ your cover doesn't exceed maximum cover limits.

You mustn't have applied for Life Events cover for the same occurrence of the same life event. However, as an example, you can apply for Life Events cover when your first child starts tertiary education and apply once more when your second child starts tertiary education.

The amount of Life Events cover will be:

- ↳ Unitised cover—one additional unit of the same type of cover
- ↳ Fixed cover—the lesser of 25% of the existing level of cover, or \$200,000.

## ARE THERE ANY RESTRICTIONS ON LIFE EVENTS COVER?

If you make a claim within the first six months of the date your increased cover commences under Life Events cover, the Life Events portion of your benefit will only be payable if the claim is the result of an 'Accident' (which means accidental injury causing death or TPD through a visible, violent, external event to the body).

## HOW TO APPLY

If you want to apply for Life Events cover, please read *the Life Events and Salary Increase cover* fact sheet and complete the form available at [unisuper.com.au/forms](https://unisuper.com.au/forms).

If your application for Life Events cover is successful, the additional cover will be added to your existing Death and/or TPD insurance cover and will commence on the date our Insurer notifies us in writing that it has agreed to provide cover.

## Income Protection automatic update (Accumulation 2 members only)

In the event of a salary increase, our automatic update option can help you to ensure you have enough units of Income Protection cover to provide you with up to 85% of your salary in the event of *illness or injury*.

Conversely, if you decide to work fewer hours, you might decide to reduce your cover so that you're not over-insured and paying for cover you don't need.

Subject to you meeting certain eligibility requirements, we'll automatically update your Income Protection cover every six months to ensure that cover is kept up-to-date.

If your Income Protection cover is automatically updated, your cover will be based on the salary and hours worked that your *UniSuper employer* has reported to us on the date the cover is updated. It's important to be aware that your updated cover may not meet your income needs. If you have multiple sources of income (e.g. you have other jobs), make sure you regularly check your total income and cover to ensure you're adequately insured.

It's also important to be aware that if you don't opt out of automatic updates, any reduction in your salary and hours worked (that your *UniSuper employer* has reported to us) will flow through and decrease your Income Protection cover when your cover is automatically updated.

If you don't want us to automatically update your cover, you can opt out of this process by logging in to your account or completing the *Changing your insurance cover* form, available at [unisuper.com.au/forms](https://unisuper.com.au/forms).

Automatic updates will never increase your cover above the Automatic Acceptance Limit (AAL) of 34 units, but may decrease your cover to the AAL of 34 units which may leave you underinsured.

Any changes you make to your cover means you'll no longer receive automatic Income Protection cover updates.

Automatic updates won't occur in the following circumstances:

- within six months of receiving *Salary Increase cover*
- if your cover is subject to loadings or exclusions (other than a *pre-existing condition (PEC)* exclusion)
- if you're on claim or entitled to a claim under the policy
- if you're no longer an Accumulation 2 member
- if you don't already have Income Protection cover
- if you've previously had an application to increase your Income Protection cover declined
- if you're not in *active employment*; or
- if the automatic update would increase your cover above the automatic acceptance limit.

## **SALARY INCREASE COVER**

If you receive an increase in *salary*, you may apply to increase your Income Protection cover by one unit with limited underwriting (outside the six-monthly automatic update for Accumulation 2 members – see above), subject to the maximum cover limit. This is known as Salary Increase cover. You'll be eligible for *Salary Increase cover* without having to provide evidence of your health if:

- you're in *active employment* on the date of application
- you already have Income Protection cover on the date of your application
- you're under age 55 on the *application date*
- your *cover* isn't subject to any special conditions such as premium loadings, restrictions or exclusions (other than a *pre-existing condition (PEC)* exclusion)
- you've not previously had an application to increase your Income Protection cover declined
- you've not applied for *Salary Increase cover* in the previous 12 months
- we receive your completed *application form* for *Salary Increase cover* within 90 days of your salary increase occurring; and
- you provide us with evidence of your salary increase.

*Salary Increase cover* will commence if and when your application is accepted by our Insurer.

If a claim arises within the first six months of your *Salary Increase cover*, you'll only receive a benefit for the *Salary Increase cover* amount if the claim is as a result of an *accident*.

# Exclusions and special conditions

## Exclusions and special conditions for Death-only, TPD-only and Death and TPD cover

In addition to the *pre-existing condition (PEC)* exclusion (refer to page 17), the following exclusions and special conditions apply to your Death and TPD, Death-only cover, or TPD-only cover.

### WAR-RELATED EVENTS

No benefit is payable for additional cover or interim accident cover where your death, *terminal illness* or *TPD* is directly or indirectly caused by war (whether declared or not) or war-like operation or civil commotion.

### SELF-INFLICTED INJURY, INFECTION OR ATTEMPTED SUICIDE

No benefit is payable for additional cover or interim accident cover where death, *terminal illness* or *TPD* is caused by self-inflicted injury, self-inflicted infection or attempted suicide.

### IF YOU'RE OVERSEAS

Death and/or TPD cover will continue to be provided while you're overseas, subject to the following conditions:

- your cover hasn't ceased under the policy
- you remain a member of UniSuper, and
- the continued payment of premiums.

## Exclusions and special conditions for Income Protection cover

In addition to the *pre-existing condition* exclusion (refer to page 17), the following exclusions and special conditions apply to your Income Protection cover.

No Income Protection benefit will be payable if the *injury* or *illness* is caused directly or indirectly by one of the following:

- self-inflicted harm or attempted suicide, regardless of whether you were sane or insane at the time
- normal and uncomplicated pregnancy or childbirth. For the purposes of this exclusion, multiple pregnancy, threatened or actual miscarriage, participation in an IVF or similar program, discomfort commonly associated with pregnancy, such as morning sickness, backache, varicose veins, ankle swelling or bladder problems aren't considered to be abnormal or complications of pregnancy
- engaging in an *excluded occupation* that our Insurer does not cover (where our Insurer has not given prior approval) – refer to page 17
- your participation in a criminal act
- service in the armed forces (excluding the Australian Defence Force Reserve)
- active participation in *militant activities*
- war (whether declared or not), revolution, invasion, rebellion or civil unrest, or
- pandemic illness, subject to our Insurer providing us with at least 14 days' prior notice.



Excluded occupations include:

- air traffic controller
- earth drilling, mineral exploration, miner or person working with explosives
- professional entertainer such as actor, dancer, musician and stage performer
- fireman, police, ambulance officer and paramedic
- fisherman
- forestry worker
- sex worker
- workers in the horse racing industry such as trainer, jockey and strapper
- workers whose work requires them to work at heights such as rigger, scaffolder, roof worker and antenna erector
- offshore oil rig worker
- commercial pilot
- professional and semi-professional sport person
- security guards (other than unarmed security guards), doormen, bouncers and persons employed in crowd control
- sheltered workshop employee
- seasonal worker or employees in industries with casual workforce, and
- underground or underwater worker.

## WORKING OVERSEAS

If you're working overseas, Income Protection cover will continue to be provided while you're overseas subject to the following conditions:

- your cover hasn't ceased under the policy
- you continue to be employed by your employer
- you continue to be a member of UniSuper, and
- the continued payment of premiums.

Income Protection benefits will only be paid for a maximum of six months while you're overseas, unless otherwise agreed between us and our Insurer. You must return to Australia at your own expense for Income Protection benefits to continue.

## Employer approved leave for Death-only, TPD-only, Death and TPD, and Income Protection

If you take employer-approved leave, your cover will continue to be provided to you, subject to the following conditions:

- you had insured cover immediately prior to commencement of your leave and your cover hasn't ended under the policy
- the leave has been approved by your employer
- you continue to be employed by your employer and remain a UniSuper member, and
- the continued payment of premiums.

Note that periods of leave without pay can impact your Income Protection benefit—if you have no *pre-disability income*, no Income Protection benefit is payable.

If your Income Protection cover ceases, you'll need to re-apply (and provide health evidence to our Insurer) on your return to work.

## Pre-existing condition (PEC) exclusions

The PEC exclusion means that if you had an *illness* or *injury* which was pre-existing prior to the cover commencing or recommencing, you won't be covered for that *illness* or *injury* until the PEC exclusion is removed. PEC exclusions apply for a pre-defined period, up to five years, depending on how you get the cover. This is also referred to as a 'PEC period'.

If you're not in *active employment* at the end of the PEC period, the PEC period will continue to apply until you've returned to *active employment* for two consecutive months.

## PEC EXCLUSION ON TRANSITIONED COVER

A PEC exclusion period will apply to some or all of your cover if you receive cover on transferring to an Accumulation 2 account from either the DBD or an Accumulation 1 account.

**Accumulation 1 members returning to Accumulation 2**

If you're an Accumulation 1 member returning to Accumulation 2 and you receive transitioned cover, a three-year *PEC* period will generally apply to your transitioned Death, TPD and Income Protection cover from the date you transfer.

**PEC EXCLUSION FOR PERSONAL ACCOUNT MEMBERS**

For Personal Account members, a *PEC* period will apply to your default and additional default Death, TPD and Income Protection cover for five years.

**WHEN ELSE MAY A PEC EXCLUSION APPLY?**

For *members* other than Personal Account members, a 12-month *PEC* period will apply to TPD cover where:

- ...➤ your default cover recommences after 180 days of cover ceasing
- ...➤ you meet the eligibility requirements for default cover, however, we don't receive an employer contribution within 180 days of you being first eligible to join
- ...➤ you apply for additional default cover and
  - we don't receive an *employer contribution* within 180 days of you being *first eligible* to join, or
  - you're not in *active employment* when cover commences.

If a *PEC* exclusion applies and you're not in active employment at the end of the 12-month *PEC* period, the *PEC* exclusion will continue to apply until you've been in active employment for two consecutive months.

For Accumulation 1 members, a 12-month *PEC* period will apply to Income Protection cover provided without providing evidence of your health to our Insurer (refer page 6) where you're not in *active employment* on the date that your cover commences.

A *PEC* exclusion can be removed at any time subject to the completion of medical evidence and acceptance by our Insurer or will cease to apply if you apply for additional cover requiring health evidence and it's accepted by our Insurer without any individual conditions, exclusions, restrictions or loadings.

**Waiting periods**

Waiting periods refer to the time period in which you're unable to work due to *illness* or *injury* and meet the required policy definition before your insurance claim can be assessed.

**DEATH CLAIMS**

If you had Death cover at the date of your death, the insured benefit will be paid to your beneficiaries and/or your legal personal representative as a lump sum. No waiting period applies to Death or terminal illness claims.

**TPD CLAIMS**

If you're eligible, generally a six-month waiting period applies, but this is waived if:

- (a) you have cancer, chronic renal failure, coronary artery bypass surgery, heart attack, stroke, transient ischaemic attacks, chronic liver or lung disease, major head trauma, severe burns or total deafness or blindness as defined in the policy
- (b) you suffer *Whole Person Impairment* within the meaning of the policy
- (c) for members who commence cover on or after 1 July 2014, your *TPD* is caused by the permanent loss of the use of two limbs; the total sight in both eyes; or the use of one limb and the total sight of one eye.

We'll also waive this six-month waiting period if your cover has ceased after the *date of disablement* but prior to having ceased *gainful employment* (or being absent from performing domestic duties) for a period of six consecutive months and:

- (a) you're less than 65 years of age and *gainfully employed* (or performing domestic duties) immediately prior to the *date of disablement*, and
- (b) you've not performed any form of *gainful employment* (or domestic duties) whatsoever since the cessation of cover.

**INCOME PROTECTION CLAIMS**

The default waiting period for Income Protection cover is 90 days, however, you can choose to elect a waiting period of 30 or 60 days. The waiting period you select will determine your premium. See the Income Protection cover premium tables on page 28. If you choose to decrease the waiting period applicable to your cover, you must complete an application form and satisfy our Insurer's health evidence and eligibility requirements.

The waiting period commences on the date you first receive medical advice from a doctor about your *injury* or *illness* and the doctor certified on that day that you're *disabled*.

At the end of the waiting period, a benefit will be paid monthly in arrears, providing you still meet the required *disability* definition.

### **Additional benefit**

Where you suffer one of the specific illnesses listed below during the waiting period, you'll also be entitled to an amount equal to one times your monthly insured benefit during the waiting period (known as a 'specific illness benefit'). These specific illnesses are:

- cancer
- chronic liver disease
- chronic lung disease
- chronic renal failure
- coronary artery bypass surgery
- heart attack
- major head trauma
- severe burns
- stroke
- total blindness
- total deafness or
- transient ischaemic attacks.

Each specific illness is defined in the policy.

### **WHAT IF YOU RETURN TO WORK DURING THE WAITING PERIOD?**

If you return to work during your waiting period and the attempted return to work proves unsuccessful because of the *illness* or *injury* causing *disability*, the waiting period will continue as though there was no return to work as long as you don't return to work for nine consecutive working days during the waiting period. If the return to work is for nine or more consecutive days, then the waiting period will recommence.

If you return to partial work, or are capable of doing so, after 14 consecutive days of suffering *total disability*, a *partial disability* benefit may be payable once the waiting period has ended, provided you meet the criteria listed in the definition.

## **Maximum cover levels**

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### **DEATH AND TPD**

There's no limit to the amount of Death cover you can apply for. The maximum amount of TPD cover you can apply for is \$3 million. The maximum amount of *terminal illness* cover you can claim is \$3 million. If the terminal illness benefit paid out is less than your death benefit, your dependents and/or estate will receive the remainder of your Death cover in the event of your death, subject to the premiums continuing to be paid for the remainder of the Death cover.

### **INCOME PROTECTION**

The maximum amount of Income Protection cover you can apply for is 69 units or \$29,900 per month.

The maximum period an Income Protection benefit can be paid is the lesser of the benefit period that applies to you (if you've elected a two year or a five year benefit period) and to age 65. The minimum monthly benefit period that can be insured is one unit which equals \$433 per month or \$100 per week.

Where your selected level of Income Protection is less than 85% of your *salary*, your selected level of Income Protection cover will apply. If 85% of your *salary* is less than your selected level of Income Protection Cover, the maximum benefit payable will be 85% of your *salary*. The portion above 75% (up to 85%) is payable as an employer super contribution.

# Ceasing and recommencing insurance

## Reducing and opting out

You can reduce or opt out of your cover at any time. The change to your cover will take effect from the later of the date we (or our Insurer) receive notice, either through your online account or in writing.

To reduce or opt out of your cover, log in to your online account or complete the *Changing your insurance cover form* available at [unisuper.com.au/forms](https://unisuper.com.au/forms).

You can also opt out of having cover reinstated or ever having default insurance cover automatically applied to your account again (provided your member number doesn't change). You'll still be able to apply for cover in the future by logging in to your account or by completing an application form, although you'll be required to provide health evidence and have it accepted by our Insurer.

To opt out of having cover automatically applied to your account in future (i.e. if your UniSuper account closes and you rejoin at a later date with the same member number), complete the *Changing your insurance cover form* available at [unisuper.com.au/forms](https://unisuper.com.au/forms).

DBD members cannot opt out of inbuilt benefits.

## When else does cover cease?

Insurance cover will also cease on any of these events:

- you cease to be a UniSuper member
- you cease to satisfy the eligibility conditions
- you reach the *cover cessation age*
- your account has insufficient funds to pay the insurance premiums
- you join the armed forces of any country (the Australian Defence Force Reserve is excluded for this purpose)
- you cease to satisfy the relevant conditions for continuation of cover while on employer approved leave
- the balance of your UniSuper accumulation account is less than \$2,000 and we haven't received any contributions or transfer of funds to your account for 12 consecutive months
- we terminate the policy with our Insurer, or
- you die.

## DEATH AND TPD

In addition to the above, Death and TPD cover ceases in the following circumstances:

- our Insurer admits your claim for a benefit, (unless it's a claim for a *terminal illness* or *TPD* benefit and you continue to be covered for a residual death benefit)
- you reach age 70 for *TPD* cover, or
- you reach age 75 for Death (including *terminal illness*) cover.

## INCOME PROTECTION

In addition to the above, Income Protection cover ceases in the following circumstances:

- you permanently retire from the workforce
- you've received Income Protection benefits for the full benefit period applicable to your Income Protection cover, or
- you reach age 65.

Even if your cover has ceased, in some circumstances, you may still be entitled to a benefit if the date of your *illness* or *injury* occurred before the date cover ceased and you were a UniSuper member.

If you permanently retire from the workforce, Income Protection will no longer cover you. Let us know when you've permanently retired as we'll continue to deduct insurance premiums unless you advise us.

## How does cover reinstate or recommence?

.....  
Your cover may cease because your accumulation account has insufficient funds to pay for your insurance premiums, or because your UniSuper account balance is less than \$2,000 and no contributions or transfers (rollovers) have been received into your account for 12 consecutive months. If your cover ceases in these circumstances, it may be reinstated within 180 days of cover ceasing provided:

- an *employer contribution* (or for Personal Account members, a contribution) is received into your account, and
- your accumulation account balance reaches \$2,000

For DBD/Accumulation 2 and Accumulation 1 members only, after 180 days of cover ceasing, cover may recommence where

- an *employer contribution* is received into your account, and
- your accumulation account balance reaches \$2,000.

## REINSTATEMENT

If we receive an *employer contribution* (or for Personal Account members, a contribution) and your accumulation account balance reaches \$2,000 **within 180 days** of your cover ceasing, your **Death, TPD or Income Protection cover** will be reinstated, without you having to provide health evidence to the same level, type of cover, benefit period and waiting period it was previously as though it had never ceased, provided:

- you're in *active employment* on the date your cover is reinstated
- you're not applying, entitled to or have been paid a TPD benefit under any super or insured benefit arrangement
- you're not applying, entitled to, or have been paid a terminal illness benefit under any super or insured benefit arrangement.

We'll charge premiums for the reinstated insurance from the date the insurance first ceased as though cover had never ceased.

Any cover reinstated will be subject to the same conditions, restrictions and/or exclusions that applied before ceasing, including any *PEC* period.

## RECOMMENCEMENT

For Accumulation 1, Accumulation 2 and DBD members, if we receive an *employer contribution* and your accumulation account balance reaches \$2,000 **after 180 days** of your cover ceasing, one unit of **Death and TPD cover** will recommence provided that:

- you're in *active employment* the date your cover is recommenced
- **within 180 days** of us receiving the *employer contribution* your accumulation account balance is \$2,000 or more
- you're not applying, entitled to or have been paid a TPD benefit under any super or insured benefit arrangement
- you're not applying, entitled to or have been paid a terminal illness benefit under any super or insured benefit arrangement.

Personal Account members are not eligible for insurance cover commencement.

To re-establish your cover after 180 days of it originally ceasing, you must apply for cover and provide health evidence to our Insurer.



**Death and TPD cover**

When your cover recommences, you'll be provided with one unit of Death and TPD\* cover which will recommence automatically on the later of the date we receive the *employer contribution* and the date your accumulation account balance reaches \$2,000. If your accumulation account balance doesn't reach \$2,000 within 180 days of UniSuper receiving the *employer contribution*, your Death and/or TPD cover won't recommence. You'll be able to apply for additional insurance cover but you'll need to provide evidence of your health to our Insurer.

Upon recommencement, your one default unit of *TPD* cover will have a 12-month *PEC* period attached (this means you'll only be covered for injuries or illnesses occurring after the date your cover recommenced).

If your one unit of Death and TPD cover is recommenced, the recommenced insurance cover will be unitised cover, even if you had fixed cover previously.

\*Death-only cover if you're over age 70, nil cover if you're over age 75.

**Income Protection cover**

To recommence your Income Protection cover after 180 days of it originally ceasing, you must apply for cover and provide evidence of your health that satisfies our Insurer.

# How to make a claim

You must notify us as soon as reasonably possible of any claim or potential claim. To make a claim, you or your beneficiaries can call us on **1800 825 246**. You'll also find some useful information at [unisuper.com.au/claims](https://unisuper.com.au/claims). Any information required by our Insurer to assess the claim will also need to be provided, some of which will need to be provided at your own cost.

If you or your beneficiaries don't agree with our Insurer's claim decision, you can ask for it to be reviewed by the Trustee. You can do this by contacting us on **1800 825 246** or writing to:

UniSuper Claims Department  
Level 1, 385 Bourke Street  
Melbourne VIC 3000

If your claim is approved by our Insurer, the insurance proceeds will be paid to us and released to you if you've satisfied a *condition of release*.

## If you have a Terminal medical condition

If you have a terminal medical condition, you may be eligible to access your super early if you get certification from two medical specialists that you have less than 24 months to live.

The certification period for UniSuper's insured benefits—including inbuilt terminal medical condition benefits (DBD members only) and externally insured terminal illness benefits—requires certification from two medical specialists stipulating you have less than 12 months to live.

There could be significant consequences to accessing your super early, including forfeiting your eligibility for insured benefits through your UniSuper membership. Please call **1800 825 246** and we can take you through your options.

## Does cover continue if you make a claim?

If a death benefit is paid, all cover ceases. If you lodge a claim for terminal illness benefit, you cease to be eligible for TPD cover (if applicable). If you've received a terminal illness benefit and you die, your beneficiaries may be able to claim a residual death benefit amount if the Death cover exceeds the terminal illness amount paid. If you've ever received a terminal illness benefit, you'll be ineligible to apply for Death and TPD insurance cover.

If you lodge a TPD claim and it's paid, your Death cover will generally cease if your TPD cover was equal to, or more than, your Death cover. However, if your TPD cover is less than your Death cover, Death cover will continue for an amount equal to your Death cover less your TPD cover, in the event that a TPD benefit is paid. If you subsequently return to work and would like to apply for Death and TPD cover again, you'll need to complete an application form and provide health evidence to our Insurer. If you've received a TPD benefit previously, you'll only be eligible for Death-only cover.

All cover will cease for Income Protection if you've received Income Protection benefits for the benefit period applicable to your insurance cover.



### PLEASE NOTE

Before you apply for the early release of your funds due to a terminal medical condition, we encourage you to read the *Terminal medical condition benefit fact sheet* available at [unisuper.com.au/forms](https://unisuper.com.au/forms) and call us on **1800 825 246** to discuss your options.

# How and when your benefit is paid

We can only pay an insured benefit once our Insurer has accepted the claim, the insurance proceeds have been received from our Insurer, and you've met a relevant *condition of release*.

## Death and TPD

If the claim is approved by our Insurer, the insurance proceeds will be paid to us and released to you if you've satisfied a relevant *condition of release*.

## Income Protection

If your claim is accepted, your insured benefit will be paid monthly in arrears for your benefit period—as long as you remain *totally disabled* or *partially disabled* as applicable.

If you make a claim and it's accepted, you'll receive a monthly benefit that is the lesser of:

- ...➤ the amount represented by the number of units our Insurer last accepted for you
- ...➤ 85% of your monthly *pre-disability income* (with up to 10% of your monthly *pre-disability income* to be paid as a super contribution).

A partial monthly benefit may be payable if you're *totally disabled* for a period of 14 consecutive days during your waiting period, you're unable to return to performing all of the duties of your usual occupation and you're *partially disabled* immediately after the expiration of your waiting period, and provided you meet the criteria listed in the definition of *partial disability*.

In cases where *total disability* or *partial disability* benefits have been paid for more than 12 continuous months, Income Protection benefits are indexed every 12 months by the lesser of the annual Consumer Price Index and 7.5%.

If you're receiving a *total disability* or *partial disability* benefit and you die, our Insurer will pay a lump sum benefit of \$10,000 when our Insurer has been provided with evidence to its satisfaction.

Our Insurer may agree to pay a rehabilitation expense benefit in addition to benefits otherwise provided. Prior approval is required from our Insurer in these circumstances. The maximum rehabilitation expense benefit that may be paid for any one disability claim is the lesser of four times your monthly benefit and \$100,000, less the amount of any rehabilitation expense for which you're entitled to reimbursement from another source. This amount may be paid in addition to a *total disability* or *partial disability* benefit.

A pro-rata insured benefit will be paid if a benefit is payable for less than a whole month.

The insured benefit is paid monthly in arrears to your nominated financial institution account. The employer super contribution of up to 10% will be paid into your UniSuper account.

If you're *partially disabled*, you'll receive a portion of the monthly benefit that takes into account any income you're earning.

PAYG tax will be deducted from each monthly benefit payment.

### **REDUCED INCOME PROTECTION BENEFIT**

Your monthly benefit payment will be reduced by any other income earned (whether it's received or not) while receiving a benefit and any *other disability income* payments that you or your employer receive on your behalf.

In addition, any lump sum payment in lieu of *other disability income* (such as workers' compensation payments, motor accident and income replacement benefits) will offset your Income Protection payment by 1/60th of the lump sum per month over a 60-month period, or when your Income Protection benefit period ends, whichever is the shorter.

For example, if you receive a \$120,000 workers' compensation payment as a lump sum and also claim an Income Protection benefit through our Insurer, your monthly Income Protection payment will be reduced by \$2,000 per month (i.e. 1/60th of the \$120,000 lump sum).

Income earned from investments (for example, dividends and interest earned on savings accounts), income earned from super benefits, and annual leave, sick leave or long service leave entitlements won't reduce payments.

A monthly benefit won't be paid if your *other disability income* exceeds 75% of your monthly *pre-disability income*.

### **WILL I RECEIVE AN INSURED BENEFIT IF MY DISABILITY RECURS?**

If you've been receiving a *total disability* or *partial disability* insured benefit and you return to your full pre-disability duties, but within six months of the claim ending as a result of commencing your pre-disability duties the same disability recurs, it will be considered to be a continuation of your earlier claim (provided you still have Income Protection insurance cover in place).

The applicable waiting period won't apply and the insured benefit period will be reduced by the number of days you were paid under the earlier claim.

### **WHEN WILL MY INCOME PROTECTION BENEFIT BE PAID?**

Your first disability payment is effective from the day after your waiting period ends. As insured benefit payments are made in arrears, you won't receive your first payment for up to a month after the effective date and our Insurer has completed their required assessment.

# Insurance premiums

By obtaining insurance through your super, insurance premiums are deducted directly from your accumulation account balance each month, so you don't have to budget for this cover from your take home pay.

The weekly costs for both fixed cover and unitised cover are deducted from your account monthly in arrears. The number of weeks in the month is based on the number of Fridays in the month. Insurance premiums are not fixed and can be expected to change from time to time. We'll inform you in writing of any changes to your cover, as required by law.

## Death and TPD

If you select Death and TPD cover, the combined premium will be lower than the sum of the separate Death only and TPD only premiums rates. The premium rate will be calculated automatically when you have an equal level of Death and TPD cover, with any additional Death or TPD cover calculated at the Death-only or TPD-only rate as applicable. A discounted Death and TPD premium will apply whether you have fixed or unitised cover.

### UNITISED COVER

	Death-only	TPD-only	Death and TPD
<b>Pricing per unit per week<sup>1</sup></b>	\$1.03	\$0.85	\$1.68

### Unitised cover: an example

Amalia's age next birthday is 39 and she has 1 unit of Death and TPD cover which gives her \$181,000.

Amalia will be paying \$1.68 per week or \$87.36 each year. The cover will change according to her age.

The premium is deducted from her accumulation account/component. As we receive a tax deduction for this premium, a tax adjustment is credited back to her account, effectively reducing the amount she pays.

To view the amount of unitised cover you get based on your age next birthday, see page 4.

<sup>1</sup> Premiums shown include stamp duty and an administration fee of 6% of the insurance premium charged to cover the costs associated with administering the insurance arrangements. The administration fee is inclusive of GST and any tax credits that are applicable to the Trustee. Please note, insurance premiums are not fixed and can be expected to change from time to time. Members will be given written notice of any changes.



## FIXED COVER

The table below shows the annual premium cost per \$1,000 of insurance cover:

FIXED COVER ANNUAL PREMIUM RATES <sup>1</sup> PER \$1,000 INSURED BENEFIT							
Age (next birthday)	Death- only (\$)	TPD- only (\$)	Death and TPD (\$)	Age (next birthday)	Death- only (\$)	TPD -only (\$)	Death and TPD (\$)
15 -35	0.23	0.19	0.38	56	1.93	1.58	3.12
36	0.24	0.20	0.39	57	2.08	1.69	3.37
37	0.26	0.21	0.41	58	2.24	1.84	3.65
38	0.28	0.22	0.44	59	2.38	1.96	3.89
39	0.30	0.24	0.49	60	2.55	2.11	4.17
40	0.33	0.28	0.53	61	2.83	2.32	4.61
41	0.36	0.30	0.58	62	3.16	2.59	5.15
42	0.40	0.34	0.66	63	3.58	2.94	5.83
43	0.46	0.37	0.73	64	3.83	3.16	6.26
44	0.51	0.42	0.84	65	4.13	3.39	6.73
45	0.58	0.48	0.93	66	4.67	3.83	7.61
46	0.64	0.52	1.03	67	5.37	4.40	8.76
47	0.71	0.58	1.13	68	5.96	4.90	9.73
48	0.79	0.66	1.29	69	6.71	5.51	10.95
49	0.88	0.72	1.41	70	7.66	6.30	12.50
50	0.97	0.80	1.59	71	8.94	n/a <sup>2</sup>	8.94
51	1.10	0.90	1.79	72	10.73	n/a <sup>2</sup>	10.73
52	1.20	0.98	1.95	73	13.40	n/a <sup>2</sup>	13.40
53	1.34	1.10	2.19	74	16.75	n/a <sup>2</sup>	16.75
54	1.49	1.23	2.44	75	21.44	n/a <sup>2</sup>	21.44
55	1.67	1.38	2.73				

## Fixed cover: an example

David's age next birthday is 52 and he has \$100,000 of Death and TPD cover.

David will be paying \$1.95 per \$1,000 of cover, and his total cost will be \$195 each year (or \$3.75 weekly).

The premiums payable will change according to his age.

<sup>#</sup> Premiums shown include stamp duty and an administration fee of 6% of the insurance premium charged to cover the costs associated with administering the insurance arrangements. The administration fee is inclusive of GST and the benefit of any tax credits that are applicable to the Trustee. Please note, insurance premiums are not fixed and can be expected to change from time to time. We will notify you in writing of any changes to your insurance cover.

<sup>1</sup> Death-only paid; no TPD benefit is payable after age 70.

**INCOME PROTECTION COVER**

Income Protection insurance cover is unitised and is provided in multiples of \$433 per month (or \$100 per week) of cover. The premiums are based on your age, the number of units you apply for, the waiting period and the benefit period applicable.

The following tables show the cost of Income Protection cover for all of the waiting periods and benefit periods.

**ANNUAL PREMIUM<sup>2</sup> (\$) PER UNIT OF INCOME PROTECTION COVER OF \$433 PER MONTH (OR \$100 PER WEEK) WITH A 90-DAY WAITING PERIOD**

Age (next birthday)	2-year benefit period	5-year benefit period	To age 65 benefit period
15-39	6.34	11.32	24.78
40-44	10.49	18.72	41.02
45-48	16.10	28.74	62.95
49-51	22.56	40.28	88.21
52-54	26.03	46.48	101.81
55-57	36.35	64.90	142.13
58-60	39.19	69.99	153.28
61-63	48.20	71.91	71.95
64	38.29	38.29	38.29
65	12.77	12.77	12.77

**ANNUAL PREMIUM<sup>3</sup> (\$) PER UNIT OF INCOME PROTECTION COVER OF \$433 PER MONTH (OR \$100 PER WEEK) WITH A 60-DAY WAITING PERIOD**

Age (next birthday)	2-year benefit period	5-year benefit period	To age 65 benefit period
15-39	8.60	14.38	31.57
40-44	14.24	23.78	52.24
45-48	21.85	36.51	80.20
49-51	30.62	51.15	112.38
52-54	35.34	59.04	129.70
55-57	49.33	82.42	181.08
58-60	53.20	88.88	195.27
61-63	57.57	87.79	87.79
64	47.49	47.49	47.49
65	15.84	15.84	15.84

**ANNUAL PREMIUM<sup>4</sup> (\$) PER UNIT OF INCOME PROTECTION COVER OF \$433 PER MONTH (OR \$100 PER WEEK) WITH A 30-DAY WAITING PERIOD**

Age (next birthday)	2-year benefit period	5-year benefit period	To age 65 benefit period
15-39	12.34	20.59	45.37
40-44	20.40	34.08	75.10
45-48	31.34	52.32	115.27
49-51	43.91	73.30	161.51
52-54	50.67	84.61	186.42
55-57	70.75	118.13	260.24
58-60	76.29	127.38	280.66
61-63	77.71	119.44	119.44
64	66.64	66.64	66.64
65	22.23	22.23	22.23

Premiums are waived if you're receiving a *disability* benefit. Premiums are deducted from your account monthly in arrears. You can't claim a tax deduction for the insurance premiums that are paid from your super account. The premiums are paid to our Insurer by the Trustee on your behalf and are not payments made directly by you to our Insurer.

Insurance premiums and the amount of insurance you get are not fixed and can be expected to change from time to time. We'll notify you in writing of any changes to your insurance cover.

**Income Protection cover:  
an example**

If you have 15 units of Income Protection cover with a two-year benefit period and a 60-day waiting period and your age next birthday is 51, the annual premium payable would be \$30.62 per unit. The total annual premiums would be  $(\$30.62 \times 15) = \$459.30$ . The premiums payable will change according to your age.

<sup>1</sup> Premiums shown include stamp duty and an administration fee of 6% of the insurance premium charged which covers the costs associated with administering the insurance arrangements. The administration fee is inclusive of GST and the benefit of any tax credits that are applicable to the trustee. Please note, insurance premiums are not fixed and can be expected to change from time to time. We will notify you in writing of any changes to your insurance cover.

# Definitions

Read these definitions in conjunction with the policy documents which can be obtained by calling us on **1800 331 685**.

## ACCIDENT

For the purposes of Income Protection cover means accidental injury causing total disablement through a visible, violent, external event to the body

## ACTIVE EMPLOYMENT

For the purposes of Death and TPD cover, *active employment* means:

- (a) for any person who is:
  - i. employed with an employer; the person is:
    - 1. actively performing or capable of actively performing all of the duties of his or her *usual occupation* with his or her *employer* on a *full time basis*; or
    - 2. on *employer* approved leave for reasons other than *illness* and/or *injury*, and capable of performing their *usual occupation* on a *full-time basis*;

free from any limitation due to *illness* and/or *injury*; or

- ii. unemployed or self-employed; the person is actively performing or capable of actively performing all of the duties of his or her usual occupation free from any limitation due to *illness* or *injury* on a *full-time basis*; or
  - iii. engaged exclusively in unpaid domestic duties; the person is actively performing or capable of performing all of their unpaid domestic duties on a *full-time basis*, free from any limitations due to *illness* and/or *injury*; and
- (b) the person is not entitled to or receiving income support benefits relating to *illness* and/or *injury* from any source including, but not limited to workers' compensation benefits, statutory transport accident benefits and disability income benefits.

## AUTOMATIC ACCEPTANCE LIMIT

For Death and/or TPD cover:

means in respect of:

- (a) an *Accumulation 1 member*, *Personal Account member* or a *Defined Benefit Member*, three units of:
  - i. Death-only cover;
  - ii. *TPD*-only cover; or
  - iii. Death and TPD cover, and
- (b) an *Accumulation 2 member*, \$1.2 million for:
  - i. Death-only cover;
  - ii. *TPD*-only cover; or
  - iii. Death and TPD cover.

For Income Protection cover:

means:

- (c) in respect of a member other than an *Accumulation 2 member*, the lesser of:
  - i. 23 *units* per month; and
  - ii. the next highest number of *units* which equates to 85% of the *member's salary* at the date *insured cover* commenced under the policy.
- (d) in respect of an *Accumulation 2 member*, the lesser of:
  - i. 34 *units* per month; and
  - ii. the next highest number of *units* which equates to 85% of the *member's salary* at the date *insured cover* commenced under the policy.

## CONDITION OF RELEASE

Under the preservation rules you must meet a condition of release before your preserved benefits can be withdrawn from a superannuation fund. The conditions of release include:

- permanent retirement from the workforce on or after reaching your preservation age
- termination of employment on or after you reach age 60
- reaching age 65
- permanent incapacity
- terminal medical condition, or
- terminating employment with an employer who contributed to UniSuper on your behalf and your benefit is less than \$200, or
- death.

**DATE OF DISABILITY**

For the purposes of Income Protection cover, date of disability means the date that a *medical practitioner* examines the *insured member* and certifies that he or she is *disabled*.

**DISABLED/DISABILITY/DISABLEMENT**

means *partially disabled/partial disability/partial disablement* or *totally disabled/total disability/total disablement*, as applicable.

**EMPLOYER CONTRIBUTION**

means a superannuation contribution by an *employer* in respect of a *member*.

**FIRST ELIGIBLE**

means the date you first commenced employment with a UniSuper *participating employer*.

**INSURED MEMBER**

means a *member* who has insurance cover under the policy.

**ILLNESS**

means sickness, disease or disorder.

**INJURY**

means bodily injury caused by violent, external and visible means.

**LIMB**

means the whole hand below the wrist or whole foot below the ankle.

**LOADING**

means a multiplier may be applied to your premium by our Insurer depending on your health evidence or other information provided. If a loading is applied, then your premium will be increased. You will be notified if this applies to you.

**MAXIMUM COVER LIMIT**

means in respect of:

- Death cover: unlimited
- TPD cover: \$3 million
- Income Protection cover: \$29,900 per month or 69 units
- Terminal illness cover: \$3 million.

**MEDICAL PRACTITIONER**

means a person who is registered and practising as a *medical practitioner* in Australia or a medically-qualified doctor approved by our Insurer, other than the:

- (a) *insured member*
- (b) *insured member's* spouse or partner in a de facto relationship, parent, child or sibling, or the parent, child or sibling of the *insured member's* partner; or
- (c) *the insured member's* business partner, associate or employee.

**ON-TIME EMPLOYER CONTRIBUTION**

means an *employer contribution* received before the last date by which employers are required to make superannuation contributions for the period to which that *employer contribution* relates to avoid becoming liable for the superannuation guarantee change under the *Superannuation Guarantee (Administration) Act 1992 (Cth)*.

**OTHER DISABILITY INCOME**

means, in respect of an *insured member*;

- (a) any income under any other insurance policy as a result of incapacity; and
- (b) any benefit under any worker's compensation, motor accident compensation or other similar State, Federal or Territory legislation,

derived by the *insured member* during a month for which their *monthly benefit* or *partial monthly benefit* is being calculated.

For the avoidance of doubt, *other disability income* does not include:

- (a) income earned by the member from investments;
- (b) income earned by the personal exertion of the member
- (c) any lump sum total and permanent disablement benefit, lump sum superannuation benefit, lump sum trauma or terminal illness style of benefit payable in respect of the *member*; or
- (d) annual leave, sick leave or long service leave entitlements of the *member*.

## PARTIAL DISABILITY

means that an *insured member* because of *illness* or *injury*:

- directly before suffering a partial disability, suffered *total disability* continuously for a period of 14 consecutive days,
- has been unable to return to performing all of the duties of his or her *usual occupation* because of that *illness* or *injury*,
- is under the regular care of a *medical practitioner*, and is following that *medical practitioner's* advice, and
- earns a monthly income that is less than his or her *pre-disability income*.

## PARTICIPATING EMPLOYER

means an employer who makes or agrees to make *employer contributions* to the *fund* in respect of members.

## PERMANENT LOSS OF TOTAL SIGHT IN AN EYE/BOTH EYES

means the complete loss of functional sight in an eye/ both eyes which is permanent.

## PRE-DISABILITY INCOME

means:

- (a) where the *insured member* does not directly or indirectly own part of the business or practice making the *employer contributions* with respect to that insured member—1/12th of the *insured member's* current annual pre-tax salary excluding director's fees, commissions, overtime payments, bonuses, penalty or shift allowances, investment income, income received from deferred compensation plans, disability income policies or retirement plans or income not derived from vocational activities;
- (b) where the *insured member* directly or indirectly owns part or all of the business or practice making *employer contributions* with respect to that insured member, —1/12th of the annual share of the income of that business or practice generated by the personal exertion (in the previous 12-month period) less their share of expenses in generating that income
- (c) where the *insured member* is not a permanent *employee* working for 15 hours or more per week in the six months prior to the *date of disability*, the average monthly income of the *member* over the 12-month period immediately prior to the *date of disability*; or

- (d) where the *insured member* is on leave without pay, 1/12 of the *insured member's* annual pre-tax salary prior to commencement of the leave without pay excluding director's fees, commissions, overtime payments, bonuses, penalty or shift allowances, investment income, income received from deferred compensation plans, disability income policies or retirement plans or income not derived from vocational activities,

unless our Insurer has expressly agreed otherwise.

## PRE-EXISTING CONDITION (PEC)

means that our Insurer will not pay a claim that relates to an *illness* or *injury*:

- (a) in respect of which, prior to the relevant date, the *member* or a reasonable person in their position:
  - i. was aware or was aware of symptoms related to the *illness* or *injury*; or
  - ii. should have sought advice or treatment or should have sought advice or treatment in relation to symptoms related to the *illness* or *injury* (conventional or alternative) from a *medical practitioner* or other allied health professional (in circumstances where a reasonable person in their position would have sought advice or treatment); or
  - iii. has had a medical consultation or been prescribed medication or therapy; and
- (b) which existed, or any symptoms related to the *injury* or *illness* which existed at any time prior to the *relevant date*.

## PRESERVATION AGE

Your preservation age depends on when you were born. See the table below:

YOUR DATE OF BIRTH	PRESERVATION AGE
Before 1 July 1960	55
1 July 1960 – 30 June 1961	56
1 July 1961 – 30 June 1962	57
1 July 1962 – 30 June 1963	58
1 July 1963 – 30 June 1964	59
1 July 1964 or after	60

**SALARY**

means the annual remuneration last agreed between the *insured member* and the *member's employer*.

**TERMINAL ILLNESS**

means:

- (a) two *medical practitioners* have certified in writing, that an *insured member* suffers from an *illness*, or have incurred an *injury*, that is likely to result in the death of the *insured member* within a period ('the certification period') that ends not more than 12 months after the date of the certification
- (b) at least one of the registered *medical practitioners* is a specialist *medical practitioner* practicing in an area related to the *illness* or *injury* suffered by the *insured member*,
- (c) the *illness* or *injury* and certification referred to in paragraph (a) occur while the member has cover under the *policy*,
- (d) for each of the certificates, the certification period has not ended, and

our Insurer is satisfied, on medical or other evidence, that despite reasonable medical treatment, the illness or injury will lead to the insured member's death within 12 months of the date of the certification.

**TERMINAL MEDICAL CONDITION (INBUILT BENEFITS)**

Means two registered medical practitioners have certified jointly or separately that the member suffers from an illness, or has incurred an injury that is likely to result in the member's death within 12 months of the date of the certification. For each of these certificates, the certification period must not have ended. Further, at least one of the registered medical practitioners\* must be a specialist practising in the area related to the illness or injury.

A legally qualified medical practitioner who is registered to practice in Australia. The medical practitioner must not be related to the member by marriage or birth.

**TOTAL DISABILITY**

For the purposes of Income Protection cover means solely as a result of an *injury* or *illness*, the *insured member* is:

- (a) unable to perform at least one income-producing duty of his or her occupation (which produces at least 20% of the *member's pre-disability income*);
- (b) not working in any occupation whether for reward or not for reward; and
- (c) under the regular care of a *medical practitioner* and is following that *medical practitioner's* advice.

**TOTAL AND PERMANENT DISABLEMENT (TPD)**

means while insured by our Insurer under this policy the *insured member*:

- (a) in our Insurer's opinion solely because of *illness* or *injury* has suffered ill-health (whether physical or mental) that makes it unlikely that the member will engage in gainful employment for which the member is reasonably qualified by education, training or experience; and unless condition 2.4 of the policy applies:
  - i. in respect of an *insured member* who was, at the *date of disablement*, *gainfully employed* or on employer approved leave without pay in accordance with condition 15.1 of the policy, has been absent from *gainful employment* for six consecutive months; or
  - ii. in respect of an *insured member* other than an *insured member* referred to in (i) above, has suffered ill-health for six consecutive months;

**or**

- (b) in our Insurer's opinion, solely because of *illness* or *injury* the *insured member* is unlikely ever to be able to perform at least two of the *activities of daily living*;

**or**

- (c) was not, at the *date of disablement*, *gainfully employed* but was, at that date, engaged in domestic duties and:
  - i. is under the care of a *medical practitioner*
  - ii. unless condition 2.4 of the policy applies, is absent from performing domestic duties for six consecutive months; and



- iii. in our Insurer's opinion, solely due to illness or injury, the *insured member* is:
  1. unable to perform those domestic duties;
  2. unable to leave home unaided; and
  3. disabled to such an extent as to render the insured member unlikely to perform domestic duties or engage in gainful employment for which the *insured member* is reasonably suited by education, training or experience;

or

- (d) is an *insured member* who, immediately prior to 1 July 2014, was a *member*:
  - i. with *insured cover* for *TPD*; or
  - ii. in respect of whom the in-built self-insurance arrangements in the *Fund* applied in the event of disablement, whose insured cover for *TPD* has not been discontinued from the date of commencement of that cover, and in our Insurer's opinion, solely because of *illness* or *injury*, has suffered the:
    1. permanent loss of the use of two *limbs*;
    2. *permanent loss of total sight in both eyes*; or
    3. permanent loss of the use of one *limb* and the *permanent loss of total sight in an eye*.

For the avoidance of doubt:

- (a) paragraph (d)(ii) applies in respect of a *member* whose *converted cover* for *TPD* commences after 1 July 2014 who was, immediately prior to becoming entitled to *converted cover* for *TPD*, a *member* in respect of whom the in-built self-insurance arrangements in the *Fund* applied in the event of disablement prior to 1 July 2014;
- (b) discontinuance of cover does not include a cessation of cover which is reinstated from the date of cessation.

### Activities of daily living

means:

- ↗ dressing – the ability to put on and take off clothing without assistance
- ↗ bathing – the ability to wash or shower without assistance
- ↗ toileting – the ability to use the toilet including getting on and off without assistance.
- ↗ mobility – the ability to get in or out of bed and a chair without assistance
- ↗ feeding – the ability to get food from a plate into the mouth without assistance,

where 'assistance' means the assistance of another person.

### Date of disablement

means the earlier of:

- (a) in respect of an *insured member* to whom part (a)(i) of the *TPD* definition applies, the date on which the six consecutive month period of absence from *gainful employment* resulting in *TPD* began;
- (b) (in respect of an *insured member* to whom part (a)(ii) of the *TPD* definition applies, the date on which the six consecutive month period of *ill-health* began;
- (c) in respect of an *insured member* to whom part (b) of the *TPD* definition applies, the date on which the *insured member* suffers from an inability to perform the *Activities of Daily Living* that results in *TPD*;
- (d) in respect of an *insured member* to whom part (c) of the *TPD* definition applies, the date on which the six consecutive month period in which the *insured member* was unable to perform domestic duties and was not engaged in any *gainful employment* began;
- (e) in respect of an *insured member* to whom:
  - i. part (d) of the *TPD* definition; or (ii) condition 2.4.2(c) of the policy; applies:
    1. the date on which the *insured member* suffered the *permanent loss of total sight in both eyes* or the loss of use of two *limbs* or the *permanent loss of total sight in one eye* and loss of use of one *limb*; or
    2. the date the *insured member* suffered the *permanent loss of total sight of an eye* or loss of use of a *limb*, having already suffered the *permanent loss of total sight of an eye* or loss of use of a *limb*.
- (f) in respect of an *insured member* to whom condition 2.4.1 of the policy applies, the date on which the *insured member* suffers *ill-health* that results in *TPD*;
- (g) in respect of an *insured member* to whom condition 2.4.2 a) of the policy applies, the date on which the *insured member* suffers a *specific illness*; or
- (h) in respect of an *insured member* to whom condition 2.4.2(b) of the policy applies, the date on which the *insured member* suffers at least 25% *Whole Person Impairment*

### UNISUPER EMPLOYER

means an employer that has signed a formal agreement with the Trustee. To find out if your employer is a UniSuper employer, call us on **1800 331 685**.

**UPLIFT DEATH COVER**

means an amount of cover equal to the difference in value between the amount of the *member's transitional death cover*, rounded up to the next full *unit*, and the amount of that *member's transitional death cover*.

**UPLIFT TPD COVER**

means an amount of cover equal to the difference in value between the amount of the *member's transitional TPD cover*, rounded up to the next full *unit*, and the amount of that member's transitional TPD cover.

**WHOLE PERSON IMPAIRMENT**

means the insured member suffers 25% Whole Person Impairment based on the latest edition of the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment', or an equivalent guide approved by our Insurer. The 'Guides to the Evaluation of Permanent Impairment' covers every body system and provides a standardised approach to determine impairment assessment using patient history, physical examination and clinical tests.

The assessment of Whole Person Impairment will be undertaken by the appropriate certified specialist based on the *insured member* attaining maximum medical recovery.

# Application for insurance at UniSuper



## AVOID PROCESSING DELAYS

Check you're using the latest version of this form. Compare the issue date at the bottom of this page with the version available at [unisuper.com.au/pds](http://unisuper.com.au/pds).

## DON'T WANT TO COMPLETE A FORM?

You can apply for insurance cover by logging in to your account at [unisuper.com.au](http://unisuper.com.au) or you can arrange an appointment over the phone with the Insurer by calling us on **1800 331 685**.

## Who should use this form?

If you're an eligible member and want to:

- apply for or increase your Death, Total and Permanent Disablement (TPD) or Income Protection (IP) cover (Sections 1-14)
- convert your unitised cover to fixed cover (Sections 1-4, 6, 13)
- apply for or increase your fixed cover (Sections 1-4, 6, 8-14)
- decrease your Income Protection waiting period (Sections 1-4, 7-14)
- increase your Income Protection benefit period (Sections 1-4, 7-14)

If you want to decrease your Income Protection benefit period or increase your Income Protection waiting period, or make changes to your cover, you can do this by logging in to your account at [unisuper.com.au](http://unisuper.com.au). Alternatively, complete the *Changing your insurance cover* form available on our website.

If you're in your first 180 days of membership and want to apply for additional default cover without going through the underwriting process (providing evidence of your health and having it accepted by the Insurer), please use the *Application for additional default insurance*, available from our website.

**If you have cover with another super fund or another insurer, you may be able to transfer this cover to us. Refer to the *Transfer of insurance cover* form, available on our website.**

## Eligibility to apply for insurance cover

Before you complete this form, please read the *Insurance in your super* booklet for detailed information on the eligibility criteria applicable and the terms, features, and conditions of Death, TPD and Income Protection cover provided by our Insurer or offered by UniSuper. Applications for cover require you to provide evidence of your health and approval by the Insurer. The Insurer, after assessing your application, may accept, reject or apply loadings, restrictions and/or exclusions to your cover. Please ensure that you're eligible for the cover that you're applying for.

**For Defined Benefit Division (DBD) members only:** If you're provided with insurance cover it's in addition to any inbuilt cover you may already have. DBD members are not eligible to apply for Income Protection cover.

## Insurer

Insurance cover is provided by TAL Life Limited (ABN 70 050 109 450, AFSL 237848).

## Privacy information

UniSuper and TAL recognise the importance of protecting your personal information and are committed to complying with our privacy law obligations. For more information on how we collect and manage your information, please refer to the Privacy statement at the end of this form.

## SECTION 1 — Your details

Please use BLACK or BLUE BALLPOINT PEN and print in CAPITAL LETTERS. Cross where required **X**

Member number

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

If you're unsure of your member number, refer to your most recent UniSuper correspondence or call us on **1800 331 685**.

Title Mr ☐ Mrs ☐ Ms ☐ Dr ☐ Professor ☐

Other

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Surname

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Given name

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Date of birth (DDMMYYYY)

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Contact number

(		)																	
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Email address

@																			

form continues ➤



Residential address, number and street (*not PO Box*)Suburb/Town

State    Postcode

Country (if not Australia)

Is your postal address different from your residential address?

➤ No. Go to SECTION 2.

☐ Yes. Please provide your postal address below.

Postal address, number and street (or PO Box if applicable)Suburb/Town

State    Postcode

Country (if not Australia)

## SECTION 2 — General details

Height  cms **OR**  ft  ins

Weight  kgs **OR**  st  lbs

Other than this application, do you have or are you applying for any Life, TPD, Disability Income or Group Salary Continuance insurance with any other company?

☐ No

☒ Yes. Provide the following details

Company name

Type of policyBenefit amount

If this current application is successful, do you intend to continue your insurance cover with the company above?

☐ No ☐ Yes

Have you ever held or applied for any life, disability, accident and sickness or trauma insurance, that was declined, postponed, had the premium increased or modified, or had a current policy cancelled or renewal refused?

☐ No

Yes. If yes, please provide details below.

Company name

Type of policyCover amount

*From (DDMMYYYY)*

Reason for decision

## SECTION 2 — Continued

State any loadings/restrictions/exclusions on previous or existing cover.


Is cover to be fully replaced?

☐ > Yes. Have you considered transferring your cover to UniSuper? You can complete the *Transfer of insurance cover application form*, available on our website.

☐ > No. Provide details.


Have you claimed on any type of disability, trauma, accident and sickness or such benefits as workers' compensation or Motor Vehicle Third party?

☐ > No

☐ > Yes. If yes, please provide details below.

Company name

--

Type of policy

--

Cover amount

--

Claim date (DDMMYYYY)

--	--	--	--	--	--	--	--	--	--

Was the claim accepted or declined? If declined, what was the reason?


To what extent have you recovered from the condition you claimed for?

Recovery 

--	--	--	--

 %

Please complete a separate sheet if required and attach to this form.

## SECTION 3 — Employment and income details

Are you actively performing—or capable of actively performing—all of your normal duties of your usual occupation on a full-time basis (30 hours or more per week) and free from any limitations due to *illness* and/or *injury*?

☐ > Yes

☐ > No. Provide details.


Are you on employer approved leave for reasons other than *illness* and/or *injury*?

☐ > No

☐ > Yes. Provide details.


What's your current occupation and what duties do you perform (including % of time spent in each)?


What's your gross annual salary?

(including employer superannuation contributions and packaged items but excluding bonuses/commission)

\$ 

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 , 

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How many hours per week do you work?

--	--	--

## SECTION 4 — Insurance cover

See the *Insurance in your super* booklet for more information about eligibility for insurance cover.

What insurance cover would you like to apply for or change?  
You may be eligible to apply for multiple types of cover.

- ☐ Death-only cover
- ☐ TPD-only cover
- ☐ Death and TPD cover
- ☐ Income Protection cover (DBD members can't apply for Income Protection cover)

## SECTION 5 — I want to apply for unitised Death and/or TPD cover

If you want to apply for additional default cover that you may be eligible for within 180 days of becoming a member, please use the *Application for additional default insurance*, available from our website. If you want to apply for fixed cover, please go to SECTION 6.

How many units of Death cover do you want in total, including any units you may have already? (The amount of Death insurance cover you can apply for is unlimited.)

unit(s)

How many units of TPD cover do you want in total, including any units you may have already? (The maximum amount of TPD cover is limited to \$3 million.)

unit(s)

Once you've completed this section, go to SECTION 7.

## SECTION 6 — I want to apply for fixed cover, convert unitised insurance cover to fixed cover or increase fixed cover

Note, fixed cover is not available for Income Protection cover.

If you have unitised UniSuper Death and/or TPD insurance cover already, how many units of cover do you currently have?

unit(s) of Death cover

unit(s) of TPD cover

Are you under 61 years of age?

- ☐ No. You're ineligible to convert your existing unitised cover to fixed cover.
- ☐ Yes. See below.

Would you like to convert your unitised insurance cover to fixed cover?

- ☐ Yes. This is a once-only election only available if you're under age 61. You'll be unable to elect unitised cover in the future.
- ☐ No. Go to SECTION 7.

Please note, your request will take effect when your form is received by us.

If you're applying for or wanting to increase your fixed Death and/or TPD cover, what's the amount of fixed insurance you want to have in total, including what you already have? (*This must be rounded to the nearest \$1,000 and includes any unitised or fixed cover you already have that will be converted to fixed cover.*)

Death \$    ,    , 0 0 0

TPD \$    ,    , 0 0 0

(Refer to the *Insurance in your super* booklet for the fixed cover premiums.)



## SECTION 7 — I want to apply for or change my Income Protection cover

Income Protection cover is unit-based and provided in multiples of \$433 worth of cover per month or \$100 per week. The premiums are based on age, level of cover required and benefit period and waiting periods applicable. See the *Insurance in your super* booklet for more detailed information. **Note, Income Protection isn't available to DBD members.**

If you want to decrease your benefit period or increase your waiting period, you can do this by logging in to your account at [unisuper.com.au](http://unisuper.com.au). Alternatively, complete the *Changing your insurance cover* form available on our website.

If you're applying for Income Protection cover, complete SECTION 7A and 7B.

If you already have Income Protection cover or you want to increase the number of units of Income Protection cover, complete SECTION 7A.

If you want to reduce your waiting period or increase your benefit period, complete SECTION 7B.

### SECTION 7A — Applying for or increasing your Income Protection cover

How many \$433 per month or \$100 weekly units of cover do you want to have in total, including what you already have? (Refer to the *Insurance in your super* booklet.)

units

Please note, eligible members can select cover up to 69 units (or \$29,900 per month) of Income Protection insurance cover. Note, however, that cover cannot exceed 85% of your monthly salary (the amount between 75% - 85% to be paid directly into your super account). All applications for additional insurance are subject to evidence of your health and must be approved by the Insurer.

### SECTION 7B — Applying for Income Protection or changing your waiting period or benefit period

Which waiting period would you like to select?

☐ 30 days ☐ 60 days ☐ 90 days

Which benefit payment period would you like to select?

☐ 2 years ☐ 5 years ☐ to age 65

## SECTION 8 — Habits and activities

Please answer **all** questions in this section.

Do you drink alcohol?

- ☐ No
- ☐ Yes. State type, number of standard drinks per day and number of days per week when alcohol is consumed:

Standard drink = 1 nip spirit, 1 wine glass (100ml), 10oz/285ml beer.

Have you smoked tobacco in the past 12 months?

- ☐ No
- ☐ Yes. State daily quantity:

Have you ever used or injected yourself with any drug not prescribed by a doctor, or received counselling or treatment for the use of alcohol or drugs?

- ☐ No
- ☐ Yes. You may be asked to complete a drug use or alcohol consumption questionnaire by our Insurer.

Do you currently, or do you intend to engage in any hazardous pastime and/or sporting activity such as aviation (other than as a fare paying passenger on a commercial airline), football, scuba diving, motor sports, trail bike riding or rock climbing?

- ☐ No
- ☐ Yes. You may be asked to complete a sports and pastimes statement by our Insurer.

Do you intend travelling outside Australia within the next two years?

- ☐ No
- ☐ Yes. Provide details (where, when, duration and reason):


## SECTION 9 — Personal statement

Within the last **three years** have you consulted, been examined, treated by, or received advice from any doctor, psychologist, psychiatrist, counsellor, chiropractor, physiotherapist or any other health care professional (naturopath etc.) or been in a hospital or been advised to have an operation or taken any medication, drugs, stimulants, sedatives or tranquilisers?

☐ > No

☐ > Yes. Provide details:

From (DDMMYYYY)

To (DDMMYYYY)

Name/address of doctor, hospital or clinic:


Condition, medications, treatments and time off work:


To what extent have you recovered from your condition/s?

Recovery    %

Have you **ever** had an ECG, x-ray, transfusion, mammogram, ultrasound, surgery or any other investigation?

☐ > No

☐ > Yes. Provide details:

From (DDMMYYYY)

To (DDMMYYYY)

Name/address of doctor, hospital or clinic:


Condition, medications, treatments and time off work:


To what extent have you recovered from your condition/s?

Recovery    %

## SECTION 9 — Continued

Have you **ever** had any blood tests which revealed an abnormality, e.g. raised blood sugar, liver function, renal function results, or anaemia etc?

☐ > No

☐ > Yes. Provide details:

From (DDMMYYYY)

To (DDMMYYYY)

Name/address of doctor, hospital or clinic:


Condition, medications, treatments and time off work:


To what extent have you recovered from your condition/s?

Recovery    %

Do you contemplate seeking any medical examination, advice, treatment or surgery for any other current health condition, in the future?

☐ > No

☐ > Yes. Provide details:

From (DDMMYYYY)

To (DDMMYYYY)

Name/address of doctor, hospital or clinic:


Condition, medications, treatments and expected time off work:


To what extent have you recovered from your condition/s?

Recovery    %

## SECTION 10 — Personal statement (General medical questions)

Please provide details for all 'Yes' answers in the General medical questionnaire in SECTION 11.

Have you ever had, been advised that you had or received advice or treatment for any of the following:	NO	YES
A. High blood pressure, raised cholesterol, chest pain, heart attack, rheumatic fever, stroke or circulatory disorder?	<input type="checkbox"/>	<input type="checkbox"/>
B. Bowel, stomach or intestinal problem, gall bladder, hepatitis or liver disease?	<input type="checkbox"/>	<input type="checkbox"/>
C. Epilepsy, stroke, paralysis, multiple sclerosis, fainting attacks?	<input type="checkbox"/>	<input type="checkbox"/>
D. Depression, anxiety, panic attacks, stress, chronic fatigue, fibromyalgia, or any mental or nervous condition?	<input type="checkbox"/>	<input type="checkbox"/>
E. Diabetes, sugar in urine, pancreatic or thyroid problem?	<input type="checkbox"/>	<input type="checkbox"/>
F. Cancer, tumour, melanoma, sunspots, mole or growth of any kind?	<input type="checkbox"/>	<input type="checkbox"/>
G. Disease, injury, or disorder of joints, neck, back or bones, gout, arthritis or a repetitive strain injury or tendonitis?	<input type="checkbox"/>	<input type="checkbox"/>
H. Impairment of sight, hearing or speech?	<input type="checkbox"/>	<input type="checkbox"/>
I. Asthma, bronchitis, sleep apnoea, or any lung complaint?	<input type="checkbox"/>	<input type="checkbox"/>
J. Leukaemia, haemochromatosis, anaemia, or any blood problems?	<input type="checkbox"/>	<input type="checkbox"/>
K. Kidney, prostate, or bladder problems?	<input type="checkbox"/>	<input type="checkbox"/>
L. Psoriasis, eczema, or any skin problem?	<input type="checkbox"/>	<input type="checkbox"/>
M. Any other disability, congenital abnormality, deformity, or symptoms of ill health, illness or injury?	<input type="checkbox"/>	<input type="checkbox"/>
N. Has the virus which causes AIDS (the Human Immunodeficiency Virus) ever infected you or are you carrying antibodies to that virus?	<input type="checkbox"/>	<input type="checkbox"/>
O. Have you ever engaged in any activity/ies reasonably accepted to having an increased risk of exposure to the HIV/AIDS virus?	<input type="checkbox"/>	<input type="checkbox"/>

## SECTION 10 — Continued

Females only	NO	YES
P. Have you ever had any gynaecological conditions (e.g. endometriosis, abnormal Pap smear, etc)?	<input type="checkbox"/>	<input type="checkbox"/>
Q. Have you ever had any complication of pregnancy or childbirth?	<input type="checkbox"/>	<input type="checkbox"/>
R. Are you currently pregnant? If yes, what is the expected delivery date? (DDMMYYYY)	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
S. Have you ever had a breast lump (even if you haven't seen a doctor about it)?	<input type="checkbox"/>	<input type="checkbox"/>

### Family history

Has any of your immediate family (mother, father, brother or sister), suffered from diabetes, heart disease, cancer, kidney disease, high blood pressure, mental health condition, haemophilia, Huntington's disease or any other hereditary disease before the age of 65?

☐ > No

☐ > Yes. If yes, provide details:

Relationship to member:	Medical condition (e.g. breast cancer, heart attack, type 2 diabetes):	Age when diagnosed	Age at death (if applicable)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

## SECTION 11 — General medical questionnaire

For all questions you answered 'Yes' to in SECTION 10, please fill out the table below. Please complete a separate sheet if required.

Question you answered 'Yes' to in SECTION 10 (e.g. A, B, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Specific condition</b>				
Date symptoms first started and description of symptoms				
What was the condition and which part and side of the body was affected?				
What was the medical diagnosis including results of x-rays and investigations?				
What was the frequency (daily, weekly, etc.) of attacks or symptoms?				
What was the severity (mild/moderate/severe) and duration of attacks or symptoms?				
How long were you unable to work or perform your normal duties/activities?				
If a hospital visit was required, please provide date and duration of your stay.				
What advice/treatment did you receive?				
Are you still receiving treatment? If so, please advise nature and frequency of treatment.				
Date treatment/medication ceased.				
When did you last suffer from any symptoms?				
Degree of recovery (%)				
Please supply the name and address of all doctors, hospitals or other practitioners consulted.				


Name of usual doctor

Years	Months
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9	9
10	10
11	11
12	12

Name of doctor

Please give details of your last consultation with any doctors and, if applicable, the outcome or degree of recovery.

## SECTION 13 — Member declaration and signature

 Please read *Your duty of disclosure* and *Your declaration* before you sign and date your form.

### Your duty of disclosure

Before you enter into a life insurance contract, you have a duty to tell our Insurer anything that you know, or could reasonably be expected to know, that may affect their decision to insure you and on what terms.

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

You have the same duty before you extend, vary or reinstate the contract.

You do not need to tell the Insurer anything that:

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

### If you do not tell the Insurer something

In exercising the following rights, our Insurer may consider whether different types of cover can constitute separate contracts of life insurance. If they do, they may apply the following rights separately to each type of cover.

If you do not tell our Insurer anything you're required to, and they would not have insured you if you had told them, they may avoid the contract within three years of entering into it.

If our Insurer chooses not to avoid the contract, they may, at any time, reduce the amount you've 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 them everything you should have. However, if the contract has a surrender value, or provides cover on death, our Insurer may only exercise this right within three years of entering into the contract.

If our Insurer chooses not to avoid the contract or reduce the amount you've been insured for, they may, at any time, vary the contract in a way that places them 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 has a surrender value or provides cover on death.

If your failure to tell our Insurer is fraudulent, they may refuse to pay a claim and treat the contract as if it never existed.

## SECTION 13 — Continued

### Your declaration

- I declare that the information I've given on this form (and any accompanying pages) is true and correct.
- I acknowledge that I've received, read and understood the information in my UniSuper membership PDS and in the *Insurance in your super* booklet.
- I have read and understand the 'Duty of Disclosure' and 'Non-disclosure' and understand my obligations under the *Insurance Contracts Act 1984* as described above.
- I understand that all insurance cover is subject to the terms and conditions of the policies.
- I confirm that at the date of this application I'm not absent from work for reasons of illness or injury.
- I acknowledge that if I fail to provide all or part of the information required or consent to the Insurer obtaining such information, as required, this application won't be assessed and processed.
- I consent to UniSuper, on behalf of the Insurer, seeking health evidence from any medical practitioner that I've consulted either before or after the date of this application, and hereby authorise the release of any such medical information. A photocopy of this authorisation shall be as valid as the original.
- I acknowledge that I've read and understood the privacy information at the back of this form and consent to my personal information being used in accordance with UniSuper's Privacy Policy.
- I consent to my health and sensitive information being collected, used and disclosed in accordance with UniSuper's Privacy Policy to enable the Insurer to underwrite my application for insurance cover.
- I acknowledge that cover commences on the date the Insurer accepts my application for cover.
- I acknowledge that I must maintain an accumulation component/account balance from which insurance premiums can be deducted in order to apply and maintain my insurance cover.

Signature



Date (DDMMYYYY)

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form continues 



## To Doctor

My name

[illegible]

UniSuper  
Level 1, 385 Bourke Street  
Melbourne VIC 3000

call us on **1800 331 685**, or

### When will my form be processed?

If you've provided a correctly completed form (and any certified ID or other paperwork, if required), we'll aim to process your request as soon as possible. Not providing correct information may delay us processing your request. Please allow 3 – 5 business days for your form to arrive. We'll contact you if we have any queries in relation to your request.

ABN 70 050 109 450 AFSL 237848 ('TAL' and the 'Insurer')

The privacy of TAL customers is important and TAL is bound by obligations imposed by current privacy laws including the Australian Privacy Principles. The way in which TAL collects, uses, secures and discloses your personal information is set out in the TAL Privacy Policy available at [www.tal.com.au/Privacy-Policy](http://www.tal.com.au/Privacy-Policy) or free of charge on request to TAL by telephoning 1800 666 136.

We collect personal information, including your name, age, gender, contact details, health information, salary, and employment information so that we may assess and administer our products and services to you. In certain circumstances, such as applications for life insurance products and claims, we may be required to collect personal information of a sensitive nature such as lifestyle and medical history information. If you do not supply the information that is required, we may not be able to provide our products and services to you or pay the claim.

We may take steps to verify the information we collect; for example, a birth certificate provided as identification may be verified with records held by Births, Deaths and Marriages to protect against impersonation, or we may verify with an employer regarding remuneration information provided in a claim for income protection to ensure that it is accurate.

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 TAL is the insurer, to the trustee, or administrator of the superannuation fund; and
- 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).



#### NEED HELP?

For more information:

- email [enquiry@unisuper.com.au](mailto:enquiry@unisuper.com.au), or
- call **1800 331 685**.

### Privacy statement

We recognise the importance of protecting your personal information and are committed to complying with our privacy law obligations.

We collect your personal information to administer your account, ensure you're eligible for insurance cover, provide you with UniSuper membership benefits, services and products, verify your identity and improve our products and services. You consent to our collecting sensitive information about you, where collecting that information is reasonably necessary for us to perform one or more of our functions or activities. We usually collect personal and sensitive information directly from you, however, it may also be collected from third parties, such as your employer.

We may also collect this information from you because we're required or authorised by or under an Australian law or a court/tribunal order to collect that information.

If you don't provide this information, we may not be able to administer your account, provide you with a product or service or you may be disadvantaged in some other way.

We may disclose your information to any service provider we engage (for example mail-houses, auditors, insurers, actuaries, lawyers and research consultants) to carry out or help us provide your membership benefits, services and products. This includes overseas entities. The countries we may disclose personal information to are Japan, Canada and the United States of America. Where information is transferred overseas, we'll seek to ensure the recipient of the data has security systems to prevent misuse, loss or unauthorised disclosure in line with Australian laws and standards.

Our Privacy Policy contains information about how you can access any personal information we hold, how to correct your information and how to make a complaint about a breach of the Privacy Act. It's available at [unisuper.com.au](http://unisuper.com.au) or by calling us on **1800 331 685**.

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