

Life events insurance cover option

Please phone us on **1800 023 928** with any questions about this form or your account. More information is also available in our Product Disclosure Statement (PDS) and Reference Guides at oursuperfund.com.au/pds.

Use of this form

Use this form to apply to increase existing Death and Total and Permanent Disability (TPD) or Death-only insurance cover as a result of an eligible 'life event' (listed in Part C) through a shorter application and assessment process, which may not require you to provide additional medical evidence, although proof of the life event is required. Read our **Reference Guide: Insurance cover (Death & TPD)** for more on cover, including premium rates, circumstances in which a benefit may or may not be paid, and exclusions.

Before completing this form, you should be aware that under the life events cover option:

- You can apply under the life events cover option more than once, for the same or different events, except for the mortgage option which you can only use once. You can only apply for one life event at a time and there must be at least 12 months between applications.
- You can only apply to increase existing Death and TPD or Death-only cover; you can't apply to increase Salary Continuance cover.
- You must apply to increase your cover within 120 days of the life event occurring, or within 60 days of the date we issue a periodic statement to you where the life event has occurred during the date range covered by that statement.
- If you're not in 'active employment', you may still be eligible to apply to increase cover under this life events option but you may receive only limited cover for the increased portion for a period of time – read **Reference Guide: Insurance cover (Death & TPD)** for more information.
- If accepted, additional cover under this life events option is applied to your account as a fixed dollar amount of cover, in addition to your existing cover, effective from the date the insurer accepts your application. Your monthly insurance premium changes based on your new level of cover on the next premium due date.
- If any exclusion, loadings or other restriction apply to your existing cover, these will also apply to the increased portion of cover.

Section A: Confirming eligibility to apply under the life events option

A1. General eligibility

All questions in this section A1 **must** be completed.

- Have you applied to increase cover in Accumulate Plus under this life events option within the last 12 months? Yes No
- Has your insurance for Death and TPD or Death-only cover in Accumulate Plus ceased, or do you currently have zero Death and TPD or Death-only cover in Accumulate? Yes No
- Have you had any application for new or increased Death and TPD or Death-only cover in Accumulate Plus, or any Death, TPD or salary continuance/income protection cover through another policy, declined in the past? Yes No
- Are you totally and permanently disabled or terminally ill as at the date you complete this form? Yes No

▶ **If you answered 'Yes' to any of questions 1 to 4 above, you are not eligible** to apply for increased cover under the life events option. In this case, you may be eligible to apply for cover through the insurer's standard application and assessment process.

A2. Life event details

Event type	You must provide a certified copy ¹ of the following document(s):
<input type="checkbox"/> Marriage	Marriage certificate
<input type="checkbox"/> Start of de facto relationship	Certificate of registration of the relationship, which is available in NSW, QLD, VIC, ACT or TAS, or other documents acceptable to the insurer, such as utility bills, bank accounts or rent/lease agreement in joint names
<input type="checkbox"/> Divorce	Decree Nisi/Absolute or Certificate of Divorce
<input type="checkbox"/> Birth or adoption of a child	Birth certificate or adoption documentation
<input type="checkbox"/> Mortgage for purchase of primary residence	Stamped front page of the 'contract of sale' and letter on bank letterhead detailing the loan arrangement. You must be a named party on the contract of sale and/or mortgage documents.
<input type="checkbox"/> Child's first day of (compulsory) primary or secondary school	Letter on school letterhead confirming the name of the student, school start date and whether your child is starting either 'Primary' or 'Secondary' school as applicable
<input type="checkbox"/> Death of a spouse or de facto spouse	Death certificate

What **date** did this life event occur?

To be eligible, we **must** receive this completed form within 120 days of the life event occurring; or within 60 days of the date we issue a periodic statement to you where the life event has occurred during the date range covered by that statement.

- A 'certified copy' must state on the copy of the original document that "I certify that I have sighted the original document and this is a true copy of it" and be signed by either a Justice of the Peace (JP), legal practitioner, police officer, medical practitioner, dentist, pharmacist, accountant or minister of religion. The certifier must also sign and date the copy and include their full name, title, address and contact phone number, and registration number if the certifier is a JP.



Section B: Member details

Fields marked with an asterisk (*) **must** be completed.

*Account number

Title: Mr Mrs Miss Ms Other Male Female

*Full given name(s) *Surname

*Postal address

Unit number Street number PO Box Street name

Suburb State Post code Country

*Date of birth *Mobile number Email

- By providing your **mobile**, you consent to its use for security validations, e.g. to access your statement or transact online. By providing your **email**, you consent to receiving communications such as newsletters, significant event notices and other important information to this email, although from time to time we may still need to send you information by post. Note: If no mobile, you **must** give a daytime contact number.

Section C: Amount of additional cover being requested

This amount of cover you request under this life events option can't exceed 100% of your existing cover or \$250,000, whichever is the lesser amount. If you have Death and TPD cover, the increase is applied to both components; it can't be applied only to the Death component.

How much **additional** insurance cover are you applying for under this life event, i.e. on top of your existing cover?

► \$

Section D: Election to keep insurance cover

Super laws prevent us from providing insurance cover to you, or may require us to cancel your insurance cover, if your account is considered an **inactive account**, unless you've elected to keep your cover. For the purposes of insurance in super laws, 'inactive' means your account hasn't received any contributions or rollovers for 16 consecutive months. It's not compulsory to make an insurance election as part of this application for cover. However, you should be aware of the important implications in section D2 below if you choose not to make an election. Read more about these rules in the relevant **Reference Guide: Insurance cover**.

Complete either section D1 **or** D2 below:

D1. If you want to make an election

- I elect to keep any and all insurance cover in this Accumulate Plus account, including any Death and TPD cover, Death-only cover and/or Salary Continuance cover, even if no contributions, rollovers or other amounts have been received in my account for a continuous period of 16 months or more.

By choosing this option, I understand that:

- This election applies to the insurance cover I'm applying for on this form, as well as any and all other cover that I currently hold in this Accumulate Plus super account.
- Insurance premiums will be deducted monthly from my account balance, which will reduce my super balance.
- This election continues until my account is closed, or until I notify the fund that I want to revoke an election.
- Even if I make this election, I can still cancel or reduce my insurance cover at any time.
- My amount of cover and the cost of my cover may change in accordance with the insurance policy terms, outlined in the relevant **Reference Guide: Insurance cover** (available from oursuperfund.com.au/pds).
- My cover may still end in circumstances set out in the relevant **Reference Guide: Insurance cover**, e.g. where there are insufficient funds in my account to pay for my insurance premiums.

D2. If you don't want to make an election

- I do not want to make an election to keep my insurance cover where my account is considered to be an inactive*.

By choosing this option I understand the following implications:

- The cover I'm applying for under this application will **not** be provided to me if my account is considered inactive* as at the date the fund receives this application. In this case, if I want to continue with my application for cover without making an inactivity election, I'll have to make a contribution or rollover to my account first.
- All cover on my account, including cover received under this application, may be **automatically cancelled** as required by law on the date this account meets the criteria for an inactive account* on or after the date the fund receives this application.
- If I've previously made an inactivity insurance election to keep my cover for this Accumulate Plus account, I **revoke that previous inactivity election**, in which case all cover on my account, including cover received under this application, may be automatically cancelled as required by law on the date this account meets the criteria for an inactive account* on or after the date the fund receives this application.

* Refer to the definition in the box at the beginning of this section.



Section E: Duty to take reasonable care not to make a misrepresentation

About this application

The life insurance policy being applied for with this application is a consumer insurance contract within the meaning of the *Insurance Contracts Act 1984 (Cth)*.

When you apply for life insurance, the insurer conducts a process called underwriting. It's how they decide whether they can cover you, and if so, on what terms and at what cost.

The insurer will ask questions they need to know the answers to. These will be about your personal circumstances, such as your health and medical history, occupation, income, lifestyle, pastimes, and current and past insurance. The information you give the insurer in response to their questions is vital to their decision.

The duty to take reasonable care

When applying for insurance, there is a legal duty to take reasonable care not to make a misrepresentation to the insurer before the contract of insurance is entered into.

A misrepresentation is a false answer, an answer that is only partially true, or an answer which does not fairly reflect the truth. This duty applies to a new contract of insurance and also applies when extending or making changes to existing insurance, and reinstating insurance.

If you do not meet your duty

If you do not meet your legal duty, this can have serious impacts on your insurance. There are different remedies that may be available to the insurer. These are set out in the *Insurance Contracts Act 1984 (Cth)*. These are intended to put the insurer in the position they would have been in if the duty had been met.

Your cover could be avoided (treated as if it never existed), or its terms may be varied. This may also result in a claim being declined or a benefit being reduced.

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

Before the insurer exercises any of these remedies, they will explain their reasons and what you can do if you disagree.

Guidance for answering our questions

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

- Think carefully about each question before you answer. If you are unsure of the meaning of any question, please ask us before you respond.
- Answer every question.
- Answer truthfully, accurately and completely. If you are unsure about whether you should include information, please include it.
- Review your application carefully before it is submitted. If someone else helped prepare your application (for example, your adviser), please check every answer (and if necessary, make any corrections) before the application is submitted.

Changes before your cover starts

Before your cover starts, the insurer may ask about any changes that mean you would now answer their questions differently. As any changes might require further assessment or investigation, it could save time if you let them know about any changes when they happen.

If you need help

It's important that you understand this information and the questions the insurer asks. Ask us or a person you trust, such as your adviser, for help if you have difficulty understanding the process of buying insurance or answering the insurer's questions. If you're having difficulty due to a disability, understanding English or for any other reason, we're here to help. If you want, you can have a support person you trust with you.

Notifying the insurer

If, after the cover starts, you think you may not have met your duty, please contact us immediately and we'll let you know whether it has any impact on the cover.

Section F: Declaration

I understand and declare that:

- I've read my *Duty to take reasonable care not to make a misrepresentation* obligations in section E of this form and I'm aware of the consequences of not meeting this duty.
- If I don't fully complete, sign and date this application, or provide any additional information requested by the insurer, my application for insurance cover won't be considered until such time as I do so.
- I confirm that the answers to all the questions and the declarations I have provided on this form are true and correct, including any that aren't in my own handwriting, and that I haven't withheld any information that may affect the insurer's decision to provide insurance to me. The answers I've provided, together with any special conditions that the insurer may apply to me and advise to me in writing, will form the basis of the contract of insurance.
- I've read and understood the insurance information in the *Reference Guide: Insurance cover (Death & TPD)* for Accumulate Plus.
- I understand that any increased cover won't commence until I'm notified by the fund in writing.
- I understand and consent to my information being collected, disclosed and used in accordance with the fund's privacy policy, as summarised in the *Reference Guide: General information*, or available from oursuperfund.com.au/privacy or by contacting us.
- A photocopy or electronically transmitted image of this form shall be considered as effective and valid as the original signed form.
- I understand and consent to my information being collected, disclosed and used in accordance with the fund's privacy policy, which is available by contacting the fund or visiting oursuperfund.com.au (under the 'Privacy' link on the homepage).

Signature

x

Print name

Date

dd / mm / yyyy

▶ **Before returning this form**, please ensure that you have attached **all applicable certified document(s)** requested in section A2, as we cannot process this application without this evidence to verify your life event.

Return your completed form to Commonwealth Bank Group Super:

Mail: GPO Box 4303, Melbourne VIC 3001 **Email:** please log in to your account and use the online enquiry form

Member interests in Commonwealth Bank Group Super (the fund) (ABN 24 248 426 878) are issued by Commonwealth Bank Officers Superannuation Corporation Pty Limited (the trustee) (ABN 76 074 519 798, AFSL 246418). Insurance cover is provided under policies issued to the trustee by AIA Australia Limited (the insurer) (ABN 79 004 837 861, AFSL 230043). The target market for this product can be found in the product's Target Market Determination at oursuperfund.com.au/tmd.

