Increase insurance – life event

electricsuper

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

Accumulation Scheme members can apply to increase cover by one level on specific life events. You can apply to increase your cover up to 4 times under this option (once per calendar year). You cannot increase your insurance higher than 'Level 9'.

Duty to take reasonable care not to make a misrepresentation

Important information before commencing this application

There is a duty to take reasonable care not to make a misrepresentation when applying for insurance.

Before answering the questions in this application form, it is important that the person answering the questions carefully reads the 'Duty to take reasonable care not to make a misrepresentation' section on pages 3-4 of this form, which explains the duty, the consequences of not complying with the duty and guidance for answering the questions.

If the duty is not complied with, Metlife may be able to avoid or change cover. This means a benefit may not be able to be claimed or the amount we pay may be reduced.

1. Notes

- The insurer, MetLife, will be treating this contract as a 'consumer insurance contract'.
- Please answer all the questions accurately and provide additional information wherever requested.
- The person to be insured must complete this application and initial any changes.
- As part of your application, you may be required to undergo additional medical tests.
- As part of the overall assessment process, MetLife will contact you if further information is required.

2. Privacy – Use and Disclosure of personal information

ElectricSuper

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

Our privacy policy is available at https://electricsuper.au/privacypolicy or contact us on 1300 307 844.

MetLife

Your Privacy with MetLife Insurance Limited ABN 75 004 274 882 AFSL 238096 ('MetLife' or the 'insurer').

The personal information you provide in the form is necessary for MetLife to provide you with the products and services you have requested from MetLife. You do not have to provide MetLife with your personal information, but if you do not do so, MetLife may not be able to provide you with the products or services. MetLife complies with the Privacy Act 1988 and the principles laid out in its Privacy Policy which details information about the entities that MetLife usually discloses personal information to (including overseas recipients), how you may access or seek correction of your personal information, how we manage that information and our complaints process.

MetLife's Privacy Policy is readily available and can be viewed at www.metlife.com.au/privacy

3. Your details

Title: ☐ Mr ☐ Ms ☐ Mrs ☐ Other _____ Gender ☐ M ☐ F Date of birth (dd/mm/yyyy) ____ ____ ____

Given name(s)

Surname

Residential address (required)

Suburb/Town State Postcode

3. Your details (continued)

Postal address (if different)

Unit number | Street number | Street name

Suburb/Town | State | Postcode

Telephone (business hours)

Preferred time of contact

☐ Morning (9am-12pm) ☐ Afternoon (12pm-6pm) ☐ Anytime

Email address

Secondary email address

Member number (if known)

Membership number | Employer name

4. Life event

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

☐ Marriage

☐ Taking out or increasing your home mortgage

☐ Birth or adoption of a child

☐ Turning 50 years old

☐ Turning 30 years old

Date of event: (must be within the last 12 months) (dd/mm/yyyy)

Please attach evidence of this life event - see Important Information on page 3 for a list of documents required.

5. Criteria

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

Do you have any illness or injury that prevents you from performing any of the duties of your usual occupation in a full-time capacity (even if you are not currently employed on a full-time basis)?

☐ Yes

☐ No

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

6. Important information

Providing evidence of life event

This table shows the required documentation you need to attach to this request:

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

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

Information from the insurer (MetLife) – The duty to take reasonable care not to make a misrepresentation

Care must be taken to answer all questions we ask as part of your insurance application honestly and accurately. Otherwise, you may not be able to rely on your insurance when it's needed the most.

When you apply for life insurance, we will ask you a number of questions.

Our questions will be clear and specific. They will be about things such as your health and medical history, occupation, income, lifestyle, pastimes, and other insurance.

The answers given in response to our questions are very important. We use them to decide if we can provide cover to you and, if we can, the terms of the cover and the premium we will charge.

The duty to take reasonable care

When applying for insurance, there is a duty to take reasonable care not to make a misrepresentation.

A misrepresentation could be made if an answer is given that is false, only partially true, or that does not fairly reflect the truth. This means when answering our questions, you should respond fully, honestly and accurately.

The duty to take reasonable care not to make a misrepresentation applies any time you answer our questions as part of an initial application for insurance, an application to extend or make changes to existing insurance, or an application to reinstate insurance.

You are responsible for all answers given, even if someone assists you with your application. We may later investigate the answers given in your application, including at the time of a claim.

Consequences of not complying with the duty

If there is a failure to comply with the duty to take reasonable care not to make a misrepresentation, it can have serious consequences for your insurance, such as those explained below:

Potential consequence	Additional explanation	Impact on claims
Your cover being avoided	This means your cover will be treated as if it never existed.	Any claim that has been made will not be payable.
The amount of your cover being changed	Your cover level could be reduced.	If a claim has been made, a lower benefit may be payable.
The terms of your cover being changed	We could, for example, add an exclusion to your cover, meaning claims for certain events will not be payable.	If a claim has been made for an event that is now excluded, it will not be payable.

If we believe there has been a breach of duty to take reasonable care not to make a misrepresentation, we will let you know our reasons and the information we rely on and give you an opportunity to provide an explanation.

In determining if there has been a breach of duty, we will consider all relevant circumstances.

The rights we have if there has been a failure to comply with the duty will depend on factors such as what we would have done had a misrepresentation not been made during your application process and whether or not the misrepresentation was fraudulently made.

If we decide to take some action on your cover, we will advise you of our decision and the process to have this reviewed or make a complaint if you disagree with our decision.

6. Important information (continued)

Guidance for answering our questions

When answering our 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 that we ask you,
- do not assume that we will contact your doctor for any medical information,
- answer truthfully, accurately and completely. If you are unsure about whether you should include information, please include it or check with us,
- review your application carefully. If someone else helped prepare your application (for example, your adviser), please check every answer and make corrections if needed before the application is submitted.

Other important information

Your application for cover will be treated as if you are applying for an individual 'consumer insurance contract'. For this reason, the duty to take reasonable care not to make misrepresentation applies.

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

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.

It's important that you understand this information and the questions we ask, so if you have any queries please contact us on 1300 307 844.

7. Declaration and signature

By signing this form, I confirm that:

- I have read and understand the Duty to take reasonable care on pages 3-4 and understand that this duty applies any time I answer MetLife's questions as part of an application for insurance.
- I declare the answers to the questions are true, complete and accurate, and I have not deliberately withheld any information relevant to this application.
- I agree to be bound by the terms and conditions set out in the MetLife Group Insurance Policy.
- I have read and understood the Privacy Disclosure Statement entitled '2. Privacy - Use and Disclosure of personal information' and I consent to the collection, use and disclosure of my personal (including sensitive) information in accordance with these terms.
- I understand that cover under a policy does not begin until acceptance by the insurer, of which I will be notified in writing.
- I have read the current insurance information on the ElectricSuper website.

Signature

(dd/mm/yyyy)

Lodge your form

electricsuper.admin@rs.mpms.mufg.com

or

Post to: ElectricSuper
PO Box 126 Parramatta NSW 2124

Your privacy

Refer to www.electricsuper.au/privacypolicy for information on how your provided information is used and how we treat your privacy.

Queries

1300 307 844
www.electricsuper.au

Issued by the Electricity Industry Superannuation Board ABN 42 457 486 237 as trustee of the Electricity Industry Superannuation Scheme ABN 57 923 283 236

Disclaimer: The information relating to ElectricSuper is subject to change from time to time. The ElectricSuper Rules (the 'Rules') are the final authority when any discrepancy arises between the Rules and any other information about the scheme. The Electricity Industry Superannuation Board recommends that you consult a licensed or appropriately authorised financial consultant before taking action regarding your superannuation.

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