Change my Death & TPD insurance cover Form

nesssuper
Industry Super for Trades

Website: nesssuper.com.au
Email: contact@nesssuper.com.au
Phone: 1800 022 067

Please complete and return this form via email to **contact@nesssuper.com.au** OR post the completed form to: **NESS Super, Locked Bag 20, Parramatta NSW 2124**

Complete in pen using CAPITAL letters or type directly into this form and print it out. Use (✗) to mark boxes. This request must be signed and dated. This request will be invalid if it is unsigned or undated.

The purpose of this form is to change your insurance cover with NESS Super (conditions apply).

Before completing this form, we encourage you to familiarise yourself with the rules and terms relating to NESS Super insurances, including the cost of premiums, by reading the NESS Super Insurance Guide (available at nesssuper.com.au).

If you require assistance with completing this form, or you wish to transfer insurance cover from your other superannuation fund, call us on 1800 022 067.

Important: Any additional cover or increase will start after your application has been accepted by NESS Super and the insurer, and you have received confirmation.

1. Your personal details (Please complete in full)

Member number (This can be found on your Member Statement)

Title

Given name

Surname

Date of birth (ddmmyyyy) D D M M Y Y Y Y

Male/Female (M/F)

Telephone (daytime)

Mobile

Email

Residential or Postal address

Street no. / PO Box

Street name

Suburb/Town

State

Postcode

2. 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 or NESS Super before the contract of insurance is entered into. To meet this duty, each person whose life is to be insured must also take reasonable care not to make such a misrepresentation. A misrepresentation is a false answer, an answer that is only partially true, or an answer which does not fairly reflect the truth.

This duty also applies when extending or making changes to existing insurance, and reinstating insurance.

Please note that there may be circumstances where we later investigate whether the information given to us was true. For example, we may do this when a claim is made.

When you apply for Fixed Cover (Death and TPD cover) or a nominated Life Event we conduct a process called underwriting. It's how we decide whether we can provide cover, and if so on what terms and at what cost.

We will ask questions we need to know the answers to. These will be about personal circumstances, such as health and medical history, occupation, income, lifestyle, pastimes, and current and past insurance of each life to be insured. The information given to us in response to our questions is vital to our decision.

What can we do if the duty is not met?

Not meeting your legal duty can have serious impacts on your insurance. Your cover could be avoided (treated as if it never existed), or its terms may be changed. This may also result in a claim being declined or a benefit being reduced. If a person who answers our questions does not take reasonable care not to make a misrepresentation, there are different remedies that may be available to us. These are set out in the Insurance Contracts Act 1984 (Cth). They are intended to put us in the position we would have been in if the duty had been met.

For example, we may do one of the following:

- avoid the cover (treat it as if it never existed)
- vary the amount of the cover
- vary the terms of the cover.

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3. How do you want to change your cover?

I request the following changes to my NESS Super insurance cover as authorised by me.

Increase my Death and / or TPD cover

I'd like the following fixed amount of cover (Please enter in whole dollar amounts)

Death Cover (up to $5,000,000): $

TPD Cover^ (up to $3,000,000): $

^ You must have Death cover to hold TPD Cover.

What is Fixed Cover?

Fixed Cover is insurance expressed as a dollar amount rather than insurance units. Unlike unit-based cover, Fixed Cover does not automatically change as you get older. TPD Fixed Cover reduces from age 61. See the Insurance Guide for details.

Note: If you are requesting an increase in cover, you will be required to complete a Personal Statement and submit it with this Form.

! Any TPD cover held as fixed cover will automatically reduce from the Insured Person's 61st birthday. Please refer to the NESS Super Insurance Guide for more information.

Cancel my Death and / or TPD cover

☐ Cancel all Death and TPD cover

☐ Cancel TPD cover only and keep Death cover

If you cancel your cover and wish to obtain cover again in the future, you may need to provide health information and be accepted by the insurer.

Offer to increase cover when first joining

I have joined NESS Super within the last 180 days and I would like the following additional units:

☐ 1 or 2 additional units of Death and TPD cover; or

☐ 1 or 2 additional units of Death cover only; or

☐ 1 or 2 additional units of TPD cover only.

* enter 1, 2, 0 in the boxes above. For eligibility conditions see the NESS Super Insurance Guide.

4. Nominated Life Event insurance changes requested

If you have Death Only or Death & Total Permanent Disablement cover, you may be eligible to elect up to two units (or the equivalent units if you have Fixed cover) of the same type of cover without providing health evidence as the result of a nominated Life Event.

Before applying for additional Life Event cover, you must:

- be under age 60
- already have cover with NESS Super when the Life Event occurred
- be *At Work* when the event occurred and when signing the application
- provide proof of the event
- apply within 90 days of the event
- not have any loadings, exclusions or restrictions on your cover
- not have previously received a TPD or Terminal Illness benefit

You can only:

(a) Increase your cover once for any Life Event in any 12 month period,

(b) Increase your cover once for each Life Event, and

(c) Increase your cover for a total maximum of 4 Life Events.

You must provide NESS Super with sufficient proof that the Life Event occurred, within 90 days of the event occurring. You must be 'At Work' on the date the Life Event occurred and 'At Work' on the date you sign this application.

☐ I declare that I satisfy the eligibility criteria to apply to increase my insurance cover by two units (if you have Fixed cover) as a result of the nominated Life Event.

4. Nominated Life Event insurance changes requested (continued)

Please select (X) the Life Event, and attach the requested proof shown below:

- ☐ You get married
- ☐ You get divorced
- ☐ You or your partner gives birth to or adopts a child
- ☐ You purchase a house in Australia that has a mortgage of more than $100,000
- ☐ You take out a new business loan for more than $100,000

No Fixed Cover:

- ☐ 1 unit of Death cover; or
- ☐ 1 unit of TPD cover; or
- ☐ 2 units of Death cover; or
- ☐ 2 units of TPD cover;

Fixed Cover:

- ☐ equivalent dollar amount of 1 unit of Death cover; or
- ☐ equivalent dollar amount of 2 units of Death cover; or
- ☐ equivalent dollar amount of 1 unit of TPD cover; or
- ☐ equivalent dollar amount of 2 units of TPD cover

*If the insured person has units of cover, the increase is one unit of cover for the same type of cover held. If the insured person has fixed cover, the increase is the equivalent dollar amount of one unit for the same type of cover held.

5. Disclaimer

I declare and understand that:

- All Statements and declaration given by me in this application are true and correct.
- I consent to NESS Super collecting and using my personal information to manage my superannuation and comply with relevant legislation.
- I acknowledge that NESS Super may disclose my personal information to other parties including NESS Super's Insurer, professional advisors, government bodies and my employer as outlined in NESS Super's Privacy Policy.
- I have read and understood the **NESS Super Insurance Guide** in conjunction with the current **NESS Super PDS** and **TMD** before making a decision regarding insurance cover. I understand that I can cancel my insurance at any time.
- I understand that any information provided by the Trustee of NESS Super is of a general or factual nature only and does not take into consideration my personal objectives, financial situation or need.
- I am aware of NESS Super's recommendation to obtain financial advice before making a decision about acquiring a financial product.
- I am aware that if I decide to increase my insurance cover, my application may be subject to acceptance by the Trustee and the Insurer before being recorded by NESS Super and that my weekly premiums will change in line with the new cover. I am aware that the Insurer may require a **Personal Statement** and further evidence to support my application. I am aware that I will be advised by NESS Super in writing when my application to increase my insurance cover has been accepted by the Trustee and the Insurer and the date that the additional insurance cover has commenced.
- I am aware that any reduction in insurance cover will take effect from the date NESS Super receives my notification to reduce my insurance cover and if I subsequently decide to increase my insurance cover, the Insurer will require that I provide medical and other evidence and any increase in cover will be subject to acceptance by the Trustee and the Insurer.
- I am aware that if the Insurer makes an Exclusion or Loading a condition of accepting additional cover, the Insurer's conditions for accepting cover will be deemed to have been accepted by me unless I advise NESS Super in writing that I do not wish to accept the Insurer's conditions in which case the additional insurance cover will not apply.
- I have answered all questions correctly and acknowledge that my insurance benefits may be affected in the event of a claim where my responses are later shown to be false or misleading. I acknowledge that the Insurer has the right to verify my answers in this form.
- I have read and understood the Duty to Take Reasonable Care and I have not withheld any information that may affect the Insurer's decision as to whether or not to accept my application for insurance cover.
- If I have applied for Life Events Cover, proof of my eligibility is attached.
- In relation to an application for Life Event cover:
  - the additional unit (or equivalent) of Life Event cover will commence from the date that NESS Super advises me in writing, subject to the payment of premiums; and
  - in the event of a claim arising within the first six (6) months of my death and TPD cover increasing as the result of an accepted Life Event, then the Insurer will only pay the increased claim where the claim is the result of an accidental bodily injury.

  Application must be received by NESS Super within 31 days of the date you signed this application form. If this requirement is not met, you will need to complete and submit a new application form.
- If I do not fully complete this application or I do not sign and date it, my application will be invalid.

Signature

Date D D M M Y Y Y Y

Print full name