

life events cover application form

Complete all sections required for your application using blue or black pen and BLOCK letters.

For information on Certification of documents, refer to section 3.

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You must attach a certified photocopy of the relevant document(s) outlined in section 2 of this form. Evidence must be provided within 90 days of the event occurring. Cover under this application will not start until you receive written confirmation that your life events cover application has been accepted.

Life events cover makes it easy for you to increase your existing insurance cover for specific life events by one unit or the equivalent amount of fixed cover without having to provide medical evidence. The amount of cover available under this option is determined by your age and occupational category.

To be eligible for life events cover you must be an Employee Plan member, currently insured for death only or death and total & permanent disablement (TPD) cover.

Restrictions

- You must be under age 60.
- You must apply within 90 days of the event occurring.
- You can not apply to vary your cover if you are terminally ill or totally and permanently disabled.
- You can not apply if your cover has ended under the policy.
- You can apply for life events cover more than once, but you will only be approved a maximum of four times during your membership of CareSuper.
 - Note: You may exercise the option for multiple event increases at one time. For example, if you marry and take out a mortgage at the same time.
- The 'active employment' test will apply at the date you apply to increase your cover. If you do not meet the active employment test, your increase in cover will be 'limited cover'. Please refer to the **Insurance Guide**, available at caresuper.com.au/InsuranceGuide, for the definitions of active employment and limited cover.
- Only existing death or death and TPD benefits can be increased as a result of a life event.
- Any increases will be accepted on the same basis as existing cover i.e. any existing exclusions will also apply to cover provided under the life events cover option.
- Any increase will not be payable if the death, terminal illness or disablement is caused directly or indirectly by an illness, injury or medical condition relating to a pre-existing condition that you have at the time of taking up the life events cover option.
- Other conditions and exclusions apply.

1. Your personal details

CareSuper member number Date of birth (DD/MM/YYYY) Title

Surname

Given names

Address

Suburb/town State/Territory Postcode

Telephone (home) Telephone (work)

Mobile number Email address

Gross annual salary (required to assess if the cover limit has been reached)
\$

2. Life event details

When did the life event occur? (DD/MM/YYYY)

I would like to apply for one additional unit of cover OR a level of fixed cover equivalent to the amount of cover one unit would provide due to one of the following events:

Life event (please tick ✓)	Certified document
<input type="checkbox"/> Marriage/de facto	Marriage certificate or Registration of a de facto relationship certificate
<input type="checkbox"/> Birth or adoption of a child	Birth certificate/adoption documentation
<input type="checkbox"/> Mortgage for primary residence	Stamped front page of the 'contract of sale', or letter on bank letterhead detailing the loan arrangement
<input type="checkbox"/> Divorce	Decree Nisi/Absolute or Certificate of Divorce
<input type="checkbox"/> Death of a spouse	Death certificate
<input type="checkbox"/> Child's first day at primary or secondary school	Letter on school letterhead confirming the start date, name of the student and information detailing that the student is starting either Primary (e.g. kindergarten), or Secondary (e.g. year 7)

[See over >](#)



Important

Please read this important information relating to the documents outlined in section 2.

3. Important information

Certifying your identification documents

Certified copies are copies of original documents that are signed and 'certified' as being true and correct copies of the originals by an authorised person.

In order to obtain a certified copy of a document you need to present a clear photocopy of your document, together with the original, to an authorised person to view and sign as being a 'certified true copy'.

All pages must be certified as a true copy of the original by writing or stamping 'certified true copy' on each page. The certification must include the certifier's signature, printed name, qualification (e.g. police officer), a contact number and that day's date.

Please note that the certification needs to contain an original

signature. Faxed copies will not be accepted. Additional requirements apply in NSW.

People authorised to certify documents

The following people can certify copies of original documents as true and correct copies:

- An officer with, or authorised representative of, a holder of an Australian Financial Services Licence (AFSL), having 2 or more years continuous service with one or more licensees
- A teacher employed on a full-time basis at a school or tertiary education institution
- A healthcare professional, such as a medical practitioner, nurse, pharmacist or veterinary surgeon
- A Justice of the Peace
- A police officer
- A legal practitioner

- A marriage celebrant
- A minister of religion
- A finance company officer with 2 or more years of continuous service (with one or more finance companies)
- A member of a professional accounting association

For a full list of people able to certify your ID, see the **Certifying your identification documents** fact sheet available at caresuper.com.au/certifyingID.

Sample certification

I certify that this is a true copy.

Name: Adam B. Sample

Signature:

Qualification: Police officer, Victoria Police

Dated: 30/06/2009

Contact no: 0123 456 789

4. Declaration and signature

Duty of disclosure

Before you enter into a life insurance contract for your life or the life of another person, you have a duty to tell the insurer anything you know, or could reasonably be expected to know, may affect the insurer's decision to provide the insurance and on what terms.

You have this duty of disclosure until the insurance is provided.

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 of the insurance, or
- Is common knowledge, or
- The insurer knows or should know as an insurer, or
- The insurer waives the duty to tell the insurer about.

If the insurance is for the life of another person and that person does not tell the insurer something that they know, or could reasonably be expected to know, may affect the insurer's decision to provide the insurance and on what terms, this may be treated as a failure by you to comply with your duty of disclosure.

If you do not disclose something

In exercising the following rights, the insurer may consider whether different types of cover can constitute separate contracts of life insurance. If the insurer does, it may apply the following rights separately to each type of cover.

If you do not tell the insurer anything you are required to, and the insurer would not have provided the insurance if they had been told, the insurer may avoid the contract within 3 years of entering into it.

If the insurer chooses not to avoid the contract, it may, at any time, reduce the amount of insurance provided. This would be worked out using a formula that takes into account the premium that would have been payable if you had told the insurer everything you should have. However, if the contract has a surrender value or provides cover on death, the insurer may only exercise this right within 3 years of entering into the contract.

If the insurer chooses not to avoid the contract or reduce the amount of insurance provided, it may, at any time, vary the contract in a way that places the insurer in the same position it would have been in if you had told the insurer everything you should have. However, this right

does not apply if the contract has a surrender value or provides cover on death.

If the failure to comply with the duty of disclosure is fraudulent, the insurer may refuse to pay a claim and treat the contract as if it never existed.

Declaration

Please ensure you have read the 'Restrictions' information. Return this completed form along with certified proof of the life event (as covered in sections 2 and 3) to CareSuper.

- I have read and understood the insurance information contained in the relevant **Member Guide PDS and Insurance Guide**.
- I confirm that all statements and declarations given by me are true and correct. I understand that if I do not provide all requested information my application will not be processed.
- I understand that my request for increased cover or change of cover will not commence until CareSuper advises me in writing. I acknowledge that the answers I have provided will form the basis of the contract of insurance.

You must sign and date this form.



Return this completed form to:

CareSuper
Locked Bag 5087
Parramatta NSW 2124

For more information call the CareSuperLine

1300 360 149

Member's signature

Date (DD/MM/YYYY)

