

Guaranteed extra cover option



NGS Super's guaranteed extra cover option makes it simple for you to vary your insurance. You can either apply for additional cover or reduce your Income Protection waiting period as set out below without providing health evidence after a significant life event happens to you. For additional information, please refer to the online PDS.

Section A – Personal details

| | |
|--|--|
| Your NGS Super membership number (if known) | |
| <input type="text"/> | |
| Title | Date of birth |
| <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other <input type="text"/> | <input type="text"/> / <input type="text"/> / <input type="text"/> |
| Given name(s) | Family name |
| <input type="text"/> | <input type="text"/> |
| Address | |
| <input type="text"/> | <input type="text"/> State <input type="text"/> Postcode |
| Phone number | Email |
| <input type="text"/> (<input type="text"/>) <input type="text"/> | <input type="text"/> |
| Job title/occupation | Average number of hours worked (per week) |
| <input type="text"/> | <input type="text"/> |

Section B – Life events

If you have recently experienced one of the listed 'life events' below, all you need to do is complete this form and provide evidence of the event either within 60 days of the event occurring or within 60 days from the date of your NGS Super statement, next following the date of the event. The life event needs to have occurred on or after 1 April 2011. If your life event occurred prior to 1 April 2011 then different terms and conditions may apply, and you will be contacted by an administrator to discuss.

Please tick (✓) the life event you are applying for:

- Marriage (marriage certificate)
- Birth/Adoption of a child (birth certificate/adoption documentation)
- Mortgage (except refinancing existing mortgage on current home or purchasing an investment property) (mortgage documentation)
- Divorce (decree nisi)
- Death of a spouse (death certificate)
- Child's first day at primary or secondary school (enrolment documentation)
- First becoming eligible for Centrelink carer's allowance (advice from Centrelink)
- Promotion at your place of work (will only apply to Income Protection cover)

You must supply satisfactory evidence of the occurrence of the life event with your application. Have you included a copy of an official document that proves the event has taken place, and the date of that event?

Yes

▶ form continued overleaf



Section C – Type and amount of cover

Any increases will be in addition to your existing level and type of insurance cover held in NGS Super. Please refer to the Insurance fact sheet for further information, available online at www.ngssuper.com.au.

Death and Disablement

If you are aged 60 or over at the date of the life event, this option is not available – however, the income protection option is available if you were then aged 64 or under. Please select from one of the following limits to vary your current insurance type.

Are you aged less than 49 at the date of event:

No Yes ▶ If 'yes', you may apply for additional cover up to \$250,000 or 100% of your existing cover, whichever is less.

If you have Fixed Cover: I wish to apply for \$ of additional Fixed Cover

If you have Age-based Cover: I wish to apply for unit(s) of additional Age-based Cover
(whole units of Age-based Cover, rounded down)*.

Are you aged 49 to 59 at the date of the event:

No Yes ▶ If 'yes', you may apply for additional cover up to \$100,000.

If you have Fixed Cover: I wish to apply for \$ of additional Fixed Cover.

If you have Age-based Cover: I wish to apply for unit(s) of additional Age-based Cover
(whole units of Age-based Cover, rounded down)*.

*This is your desired amount of additional cover divided by the amount insured by one unit of cover at your age last birthday, rounded down. For a table of rates per unit, please refer to the NGS Super website: ngssuper.com.au>Super Members>Insurance>Insurance fact sheet

Income Protection

You should assess your insurance needs as to the number of units required. Refer to NGS Super Insurance fact sheet for further information, available online at www.ngssuper.com.au.

You may either:

Reduce your waiting period to the next lower number of days (e.g. from 90 days to 60 days) or

Increase your Income Protection cover by one unit

Eligibility:

You are not eligible to apply for guaranteed extra cover if:

- you are aged 65 or over
- you are terminally ill, totally and permanently disabled or eligible to claim an income protection benefit
- you have had a previous application for insurance cover declined by CommInsure.

Restrictions:

- You must apply either within 60 days of the life event, or within 60 days of your next NGS Super statement being sent out following the life event.
- You may exercise the guaranteed extra cover option more than once, but you may not exercise it more than twice in any two year period.
- 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'. These terms are explained in the Insurance fact sheet available online at www.ngssuper.com.au.
- Only existing Death only, Disablement only, Death and Disablement, or Income Protection 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 guaranteed extra cover option.
- We will not require you to provide medical evidence for this application. However we do require satisfactory proof to be provided that show the life event has taken place, such as a marriage certificate, birth certificate, adoption documentation, decree nisi, mortgage document, etc.

Section D – Declaration and signature

- Please ensure you have read the 'Restrictions' section above.
- Please direct all enquiries to the NGS Super Customer Service Team on: **1300 133 177**.
- Please send this form, along with satisfactory proof of the life event (as shown in Section B) to: NGS Super, GPO Box 4303, Melbourne VIC 3001.

I have read and understood the Insurance Information contained in the current Member Guide (Product Disclosure Statement). I confirm that I have read the 'Eligibility' section above, and that I am eligible to apply for guaranteed extra cover. 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 NGS Super advises me in writing. I acknowledge that the answers and declarations I have provided will form the basis of the contract of insurance.

Member's signature

Date

