

INSURANCE LIFE EVENTS APPLICATION FORM

NGS Super's Life Event cover option makes it simple for you to apply to vary your cover. You should use this form if you wish to increase your existing Life cover, TPD cover or income protection (IP) cover upon the occurrence of a significant Life Event.

You must apply to increase your cover **within 90 days** of the Life Event occurring. You will need to attach a photocopy of the relevant document(s) confirming the occurrence of the Life Event. Please note that your respective total sum insured for Life, TPD and IP will be converted to fixed sum insured after you exercise the Life Event cover increase option.

Eligibility:

You are not eligible to apply for Life Event cover if you

- are aged 60 or older, or
- are working in an occupation involving hazardous or very heavy manual work.

Conditions:

- You cannot exercise the Life Event cover option more than once in any 12 month period.
- The maximum amount of Life Event cover for Life and TPD is the lesser of 25% of your existing sum insured and \$200,000.
- The maximum amount of Life Event cover for IP is the lesser of 25% of your existing sum insured and \$2,500 per month.
- The amount of the total sum insured after the increase in cover as a result of the Life Event cannot exceed:
 - \$2,000,000 for Life/TPD
 - \$15,000 per month for IP.
- Only existing cover can be increased as a result of a Life Event. If you do not have a particular type of cover, you cannot apply for that type of cover in relation to a Life Event.
- Satisfactory proof of the Life Event must be provided. A list of the required documentation is provided in a table on the last page of this form.
- Any additional Life and TPD cover that is accepted under the Life Event cover option will be subject to the terms of the policy which include but are not limited to an exclusion for suicide, attempted suicide or self-inflicted injury, action or infection (if it occurs within the first 13 months).

For additional information please refer to the **Insurance Guide** available online at ngssuper.com.au/PDS

Any increase in cover does not commence until you receive confirmation in writing that your Life Events Application has been accepted.

Save time, apply online

Applying to vary your insurance via the Member Online portal is quick and easy. Simply login via ngssuper.com.au/MOL and follow the prompts.

Your Duty of Disclosure

Before you enter into a life insurance contract, you have a duty to tell the insurer anything that you know, or could reasonably be expected to know, may affect their decision to insure you and on what terms. The details of your Duty of Disclosure is located in Section 7 of this form. **Please make sure you read this before you complete and sign this form.**

If you need help

If you're unsure of your decisions, consider obtaining professional advice. We offer

- advice at no extra cost through our advice Helpline, and
- low-cost advice through NGS Financial Planning.

To make an appointment phone us on 1300 133 177.

Please send your completed form with relevant documents to:

NGS Super
GPO Box 4303
MELBOURNE VIC 3001

TAL Life Limited ABN 70 050 109 450 AFSL 237848

Issued by NGS Super Pty Limited ABN 46 003 491 487 AFSL No 233154 the trustee of NGS Super ABN 73 549 180 515

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Section 3. Type and amount of cover

Your request will need to be assessed and accepted by our insurer. If accepted, your cover will commence from the date of acceptance.

You should assess your insurance needs and be aware that any increases will be in addition to your existing level and type of insurance cover held in NGS Super.

Life/TPD and IP cover

I would like to apply for additional cover for:

- Life cover \$
- TPD cover \$
- IP cover \$ per month

The maximum amount of additional Life Event cover for Life and TPD is the lesser of 25% of your existing sum insured and \$200,000.

The maximum amount of additional Life Event cover for IP is the lesser of 25% of your existing sum insured and \$2,500 per month.

Section 4. Short form personal statement

Please note you have a duty to disclose all relevant information. Failing to provide the insurer with full and accurate information could result in your insurance cover being cancelled and any claim for benefit could be denied, so it is vital you answer all questions fully and accurately.

Please note, if you answer 'False' to any of the statements 1 through to 5 below, you will **not be eligible to receive increased cover for a Life Event** using this application form. You will continue to maintain any existing cover you may have with NGS Super (conditions apply). You can apply to increase your cover by completing an **Insurance variation increase cover form**.

I confirm the following:

- 1 I am currently able to perform all of the normal duties of my usual occupation for at least 30 hours per week without any restriction (even if I am not employed to work 30 hours per week). True False
- 2 I do not currently suffer and I have not been diagnosed with an injury or illness that may cause me to be permanently unable to perform my usual occupation in the next two years. True False
- 3 I have not been diagnosed with an injury or illness that is likely to reduce my life expectancy to less than 12 months. True False
- 4 I have never made a claim in the 10 years immediately preceding the date of this application and I am not currently intending to make a claim for an illness or injury from the following:
 - a. worker's compensation
 - b. government benefits (such as sickness benefit, invalidity pension)
 - c. motor accident scheme
 - d. superannuation fund
 - e. life insurance policies.True False
- 5 I have not within the last 12 months been absent from my usual occupation (employed or unemployed) for more than 10 consecutive days due to an injury or illness. True False
- 6 I have had an application for life, terminal illness, total and permanent disablement or income protection cover, declined, or offered to me on non-standard terms (e.g. premium loading and/or exclusion) whether accepted by me or not. True False

If 'True' to question 6, please provide a copy of the advice you received from the former fund or individual insurer advising you of the decision including details of any applicable loadings, exclusions, restrictions and/or limitations.

Section 5. Privacy

The Privacy of NGS Super members is important and TAL is bound by obligations imposed by current privacy laws including the Australian Privacy Principles.

The way in which TAL collects, uses, secures and discloses your personal and sensitive information is set out in the TAL Privacy Policy available at tal.com.au/Privacy-Policy or free of charge on request to TAL by telephoning **1300 209 088**.

Collection and use of personal information

We collect personal information, including your name, age, gender, contact details, health information, salary, and employment information so that we may assess and administer our products and services to you. In certain circumstances, such as applications for life insurance products and claims, we may be required to collect personal information of a sensitive nature such as lifestyle and medical history information. If you do not supply the information that is required, we may not be able to provide our products and services to you or pay the claim.

We may take steps to verify the information we collect; for example, a birth certificate may be verified with records held by Births, Deaths and Marriages to protect against impersonation, or we may verify with an employer regarding remuneration information provided in a claim for income protection to ensure that it is accurate.

Disclosure of personal information

We disclose relevant personal information to external organisations that help us provide our services and may also disclose some of your personal information to other parties, when required to do so to provide our products and services to you, such as the following:

- Claims assessors and investigators, claims managers and reinsurers;
- Medical practitioners (to verify or clarify, if necessary, any health information you may provide);
- Any person acting on your behalf, including your financial advisor, solicitor, accountant, executor, administrator, trustee, guardian or attorney;
- Other insurers;
- For members of superannuation funds where TAL is the insurer, to the trustee, or administrator of the superannuation fund; and
- Other organisations to whom we outsource certain functions during the underwriting and claims processes, such as obtaining blood tests for underwriting purposes, rehabilitation providers, surveillance providers and forensic accountants.

There are situations where we may also disclose your personal information in circumstances where it is:

- Required by law (such as to the police or Australian Tax Office), and
- Authorised by law (e.g. under Court Orders or Statutory Notices).

Section 6. Inactive Account Election to maintain your cover

If you have insurance cover in your NGS account and your account becomes **Inactive** for a continuous period of 16 months, your cover will be cancelled unless you have elected to keep it. You must make an election before your account becomes **Inactive**. Generally, an account is **Inactive** where we have not received a contribution or rollover for a period of 16 continuous months.

To maintain your insurance cover and prevent it from being cancelled, simply complete this section.

I confirm that I wish to maintain my insurance cover even when my account is **Inactive** unless I notify you otherwise in writing, or my cover ceases due to the terms and conditions of the NGS Super insurance policy.

By submitting this election, I acknowledge:

- I have read and understood the **Insurance Guide** (and/or the **Insurance Transition guide for ex-QIEC Super members**) relating to the cover I am electing to keep and my decision to opt-in to keep this cover is based on my understanding of the relevant guide;
- I understand that the insurance cover will only be provided on the terms and conditions set out in the relevant insurance **Policy** as agreed between NGS Super and TAL Life Limited
- I understand I can at any time apply to decrease or cancel my insurance cover by completing the **Insurance reduction or cancellation form** available at ngssuper.com.au/forms

Section 7. Declaration and signature

Your Duty of Disclosure

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

You have this duty until the insurer agrees to insure you. 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 they insure you for; or
- is common knowledge; or
- they know or should know as an insurer; or
- they waive your duty to tell them about.

If you do not tell the insurer something

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

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

If the insurer chooses not to avoid the contract, they may, at any time, reduce the amount you have been insured for. This would be worked out using a formula that takes into account the premium that would have been payable if you had told them everything you should have. However, for death cover 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 you have been insured for, they may, at any time vary the contract in a way that places them in the same position they would have been in if you had told them everything you should have. However, this right does not apply if the contract is for death cover.

If your failure to tell the insurer is fraudulent, they may refuse to pay a claim and treat the contract as if it never existed.

I acknowledge that

- I have read and understand the Duty of Disclosure notice above and acknowledge that I am bound by it.
- The information provided here is true and complete and I agree that this Declaration shall be held to form part of the application for insurance.
- I have read and understood the insurance information contained in the current **Product Disclosure Statement** and **Insurance Guide**.

Signature

X

Date

/ /

Please return your completed form together with any supporting documents to:

**NGS Super
GPO Box 4303
MELBOURNE VIC 3001**

Please note you will need to attach a photocopy of the relevant document(s) confirming the occurrence of the Life Event.

Attachments

The table below outlines the documents you need to attach to this application confirming the Life Event.

Type of Life Event	Evidence Required
Marriage	<p>For legal marriages:</p> <ul style="list-style-type: none"> · Australian marriage certificate or an equivalent overseas marriage certificate recognised in Australia <p>For de facto/domestic relationships:</p> <ul style="list-style-type: none"> · Written cohabitation or personal or domestic relationship agreement
Birth of a child	Birth certificate
Adoption of a child	Order effecting an adoption; or An entry in a public official record of the adoption of a child
Divorce or separation of a de-facto relationship	Decree nisi/Statutory declaration (for de facto relationship)
Your mortgage on the initial purchase of your primary residence (not including refinancing or effecting a mortgage on an investment property)	<p>All of the following:</p> <ul style="list-style-type: none"> · any loan documents including loan application and credit contract; and · stamped front page of the contract of sale
Death of a spouse/de facto partner	Death certificate
Child's first day at primary or secondary school	Enrolment documentation
Increase in salary	Letter from employer confirming salary increase and effective date
First becoming eligible for Centrelink carer's allowance	Advice from Centrelink
Milestone birthday (30, 40 and 50)	<p>Certified copy of:</p> <ul style="list-style-type: none"> · birth certificate, or · drivers licence, or · passport
10 years of continuous membership in NGS Super	No evidence required. The Fund will confirm your eligibility

Privacy Collection Statement

NGS Super Pty Limited ABN 46 003 491 487 of **Level 4, 14 Martin Place Sydney NSW 2000** collects personal information from you (or from third parties such as your employer or another super fund) to manage your NGS Super account, keep you informed, improve our products and services or take action on a matter you have contacted us about. If we don't have your personal information, we may not be able to perform these services. We may be authorised to collect your personal information by certain laws, including laws relating to superannuation, taxation and anti-money laundering/counter-terrorism financing.

We disclose personal information as required to manage the Fund, to service providers (including our administrator, our insurer and professional advisers), employers or parties required by law. Personal information may be accessed by service providers overseas, most likely by our administrator's processing centre in India. For any other offshore locations, details of how to access and change your personal information and the privacy complaints process, go to ngssuper.com/pcs and ngssuper.com/privacy or call us on **1300 133 177**.

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