

INSURANCE TRANSITION GUIDE FOR EX-QIEC SUPER MEMBERS

*Important things you need
to know about your cover
with NGS Super.*



ABOUT THIS INSURANCE TRANSITION GUIDE

Important information

You should consider all the information contained in the **Product Disclosure Statement** dated 6 May 2019 and incorporated fact sheets before making a decision about insurance with NGS Super. Please read this document carefully. Your cover depends on your eligibility, TAL agreeing to provide you with this cover, and the terms and conditions of the **Policy**.

The information provided in this *Guide* is general information only and does not take into account your objectives, financial situation or needs. Before making a financial decision, please assess the appropriateness of the information to your individual circumstances and consider seeking professional advice.

NGS Super Pty Limited, ABN 73 549 180 515 is the trustee of NGS Super (Fund) and has partnered with TAL Life Limited, ABN 70 050 109 450, AFSL 237848, (TAL) a registered life insurer.

If there is any inconsistency between this guide and the Insurance **Policy**, the full terms and conditions contained in the relevant **Policy** will prevail to the extent of the inconsistency.

NGS Financial Planning Pty Ltd, ABN 89 134 620 518, is a corporate authorised representative #394909 of Guideway Financial Services Pty Ltd, ABN 46 156 498 538, AFSL #420367 and offers financial planning services on behalf of NGS Super ABN 73 549 180 515.

You should refer to the Product Disclosure Statement (PDS), Guides and Fact sheets at ngssuper.com.au/PDS or request a copy from us on **1300 133 177**.

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1. NGS SUPER INSURANCE GUIDE

This Guide is for:

Ex-QIEC Super members who held insurance cover in QIEC Super at 3 May 2019 and who transitioned to NGS Super from QIEC Super on 6 May 2019.

It sets out the most important things you need to know about your cover, including what you're covered for, options for you to vary your cover, what you can claim, how to make a claim, risks and costs.

Ex-QIEC Super Members:

- who transferred to NGS Super from QIEC Super and who did not hold insurance cover in QIEC Super on 3 May 2019¹, or
- whose insurance cover had not yet commenced pending an **Employer Contribution**, or
- who have cancelled their insurance cover on or after 6 May 2019, or
- whose insurance has been cancelled due to **Inactivity** or insufficient funds and has not been reinstated

should refer to the NGS Super **Insurance Guide** dated 6 May 2019.



Important information

There may be words in this Guide you may not be familiar with. To help you understand these terms, we have defined them on pages 27-32 and they are in **bold and italicised** throughout the Guide.

Worldwide cover

Your cover will continue anywhere in the world, 24 hours per day, seven days per week, subject to the terms of your cover.

¹ Includes ex-QIEC Super members who were under 15 at 3 May 2019.

2. YOUR INSURANCE COVER AS AN EX-QIEC SUPER MEMBER

When cover commences

Your insurance cover in NGS Super (if any) commences on the date you join NGS Super on the merger date being 6 May 2019.

As part of the merger process, you will receive:

- in early May 2019, a Welcome Letter which includes details of your insurance category,
- in early June 2019, a Member Confirmation Letter which includes details of your insurance cover in NGS Super, and
- on 12 June 2019, you will be provided your member on-line access details including access to the **TAL insurance portal**.

The amount of cover you receive will be the dollar amount of cover you held in QIEC Super with effect from 3 May 2019 and all your cover will be converted to **Fixed Cover**.

Any exclusions or loadings that applied to your cover with QIEC Super will continue to apply in NGS Super.

You have the option to vary the level of your cover/s (up or down) at any time to suit your current needs, subject to application approval. Refer to page 11 for information on how to vary your cover.


Important: If you did not hold insurance cover in QIEC Super on 3 May 2019, you will not receive cover when joining NGS Super.

If you have transitioned to NGS Super without cover, you can apply for cover subject to providing **Evidence Of Good Health** and acceptance by TAL.

You should refer to the NGS **Insurance Guide** for information on applying for new cover.

If you are not at work on 5 May 2019

Insurance in QIEC Super was provided through Commisure. From the merger date any insurance cover you have with QIEC Super will be transferred to NGS Super and you will be insured by NGS Super's insurer, TAL. However, Commisure will remain the insurer in certain circumstances e.g. you have a claim arising from an event that occurred prior to the merger date or if you are not **At Work** on the date immediately prior to the date of the merger Commisure remains at risk until you return to work, at which time TAL will then be at risk.

 **Your insurer will continue to be Commisure** and your claim will be assessed in line with the Policy terms and conditions that applied (including the definition of **totally disabled** that applied) under the QIEC Super Commisure policy in the following circumstances:

- You have a Terminal Illness claim and the date of certification is before the merger date
- If you are not **At Work** on 5 May 2019 or incapable of actively performing the duties of your usual occupation on this date and you have not returned to work or you have not become capable of actively performing the duties of your usual occupation on or after 6 May 2019, or
- You are already on claim or entitled to claim a benefit for an injury or illness that occurred prior to 6 May 2019.

Example: Meet Bill

Bill held IP cover in QIEC Super on 3 May 2019 and his IP cover was transferred to NGS Super on 6 May 2019 and was based on the same level of cover as **Fixed Cover** with the same **Waiting Period, Benefit Period** and **Cover Expiry Age** as he had in QIEC Super. On 5 May 2019 Bill was ill and would not have been able to work due to illness and he has not since returned to work.

Bill was subsequently certified to be Totally Disabled. Bill's claim for an IP benefit will be subject to the terms and conditions of the insurance provided in QIEC Super including the definition of **totally disabled** that applied in QIEC Super.

Bill should contact NGS Super to make a claim in relation to his previous cover in QIEC Super.

At Work is defined by Guidance note 11 (Group Insurance Terms) issued by the Financial Services Council. Please refer to fsc.org.au/resources/guidance-notes

2. YOUR INSURANCE COVER AS AN EX-QIEC SUPER MEMBER (continued)

Life, Terminal Illness and TPD benefits

Your insurance cover with NGS Super is **Fixed Cover**, even if you previously held unithised cover in QIEC Super. **Fixed Cover** means that the amount of cover you have will not change over time (subject to tapering of your TPD benefit from age 61) but the amount you pay for cover will change as you age.

If you have TPD cover transitioned from QIEC Super which commenced prior to 1 July 2014, a special definition of **Total and Permanent Disablement** may apply to you. Refer to page 30 in the Glossary for further information and the conditions that apply.

Example: Meet John

John was transferred from QIEC Super to NGS Super on 6 May 2019 when the funds merged. John held \$148,400 of Life and TI cover and \$100,000 of TPD cover with QIEC Super on 3 May 2019. John did not have IP cover at transition date.

John was given the same level of Life/TI and TPD cover (as **Fixed Cover**) in NGS Super on 6 May 2019. John was not given IP cover but can apply for IP through underwriting in NGS Super.

Example: Meet Mark

Mark was transferred from QIEC Super to NGS Super when the funds merged. Mark held \$200,000 of Life/TI and TPD cover with QIEC Super on 3 May 2019, all of which was subject to a 50% premium loading.

Mark was given the same level of Life/TI and TPD cover (as **Fixed Cover**) in NGS Super on 6 May 2019. His cover will continue to be subject to the premium loading unless he applies to TAL to be reassessed and TAL agrees to remove the premium loading.

The table below shows the life/TI and disability (TPD) cover choices available.

Cover	Fixed Cover
Life/TI and TPD	Life/TI cover remains the same from year to year until you reach age 75 (previously 70 in QIEC Super). At this age, cover reduces to nil and premiums (which are payable weekly in arrears) will cease. TPD cover remains the same until age 61, at which time a sliding scale applies (refer to the table below for further details) until age 65, when the benefit becomes nil. Premiums vary based on your age at your last birthday each year.
Life/TI only	Life/TI cover remains the same from year to year until you reach age 75. At this age, cover reduces to nil and premiums (which are payable weekly in arrears) will cease. Premiums vary based on your age at your last birthday each year.
TPD only	TPD cover remains the same until age 61, at which time a sliding scale applies (refer to below table for further details) until age 65, when the benefit becomes nil and premiums (which are payable weekly in arrears) will cease. Premiums vary based on your age at your last birthday each year.

Your Fixed TPD sum insured will be reduced from age 61 onwards, as shown in the following table:

Age last birthday	Proportion of Fixed disability (TPD) cover that applies
60	full sum insured
61	80%
62	60%
63	40%
64	20%
65	Nil

3. YOUR IP INSURANCE COVER AS AN EX-QIEC SUPER MEMBER

Income Protection benefits*

The amount of IP cover, your **Benefit Payment Period**, **Cover Expiry Age** and your **Waiting Period** in NGS Super is the same as you held in QIEC Super on 3 May 2019. Your member confirmation letter will set out the dollar amount and type of IP cover you have.

Your amount of cover is **Fixed Cover**, even if you were previously covered under an age-based scale.

If you go on claim, the benefit amount that will be paid will be equal to your insured percentage multiplied by your **Pre-Incapacity Income**, up to a maximum of 95% of your **Pre-Incapacity Income** and the **Maximum Cover Limit**, whichever is the lesser.

You will only be eligible for a **Monthly Benefit** up to 80% of your **Pre-Incapacity Income** to be paid to you, with the remainder of your insured percentage to be paid as a **Super Monthly Benefit** to NGS Super as a superannuation contribution on your behalf. If you are 65 or older when receiving a benefit, you will not be eligible for a superannuation contribution.

***Special provisions apply to Ex-QIEC Super members who held two IP policies at 3 May 2019, one of which provided an extended payment period to age 67. Ex-QIEC Super members who are covered under these special provisions will be provided with a letter outlining their IP benefits in NGS Super.**

The table below shows how a monthly IP benefit is paid based on your insured percentage is calculated.

Your Insured percentage	IP benefit payment details
What is my insured percentage	Your Insured Percentage at the date of claim is: (Your monthly IP Benefit amount divided by your monthly Pre-Incapacity Income) x 100%
Your insured percentage is 80% or less	In the event of an approved claim, you will be paid your Monthly Benefit directly to you. No contribution will be paid to your superannuation account on your behalf.
Your insured percentage is between 80% and 95% and you are under 65 years	In the event of an approved claim, 80% of your Pre-Incapacity Income will be paid directly to you, and the amount between 80% and 95% will be paid to NGS Super as a contribution on your behalf (Super Monthly Benefit).
Your insured percentage is more than 95% and you are under 65.	Your insured percentage will be capped at 95%. In the event of an approved claim, 80% of your Pre-Incapacity Income will be paid directly to you, and 15% will be paid to NGS Super as a contribution on your behalf (Super Monthly Benefit).
Your insured percentage is 80% or greater and you are 65 or older	In the event of an approved claim, 80% of your Pre-Incapacity Income will be paid directly to you. No Super Monthly Benefit is payable once you reach 65.

Example: Meet Melanie

Melanie transitioned to NGS Super with a monthly income protection benefit of \$2,200 and a **Pre-Incapacity Income** of \$60,000 (\$5,000 per month). Melanie's insured percentage is 44%, calculated by dividing her IP benefit (\$2,200) by her monthly income (\$5,000).

In the event of an approved claim, Melanie would be entitled to a monthly benefit of \$2,200 which is 44% of her **Pre-Incapacity Income**. As Melanie's insured percentage is less than 80%, no superannuation contribution is paid to NGS Super on her behalf.

Example: Meet Olivia

Olivia transitioned to NGS Super with a Monthly Benefit of \$6,000 and a pre-disability income of \$66,000 (\$5,500 per month). Olivia's insured percentage would be 109%, calculated by dividing her IP benefit (\$6,000) by her monthly income (\$5,500). Under the terms of the Policy, Olivia's insured percentage is capped at 95% of her **Pre-Incapacity Income**.

In the event of an approved claim, Olivia would be entitled to a monthly benefit of \$5,225 which is 95% of her **Pre-Incapacity Income**. As Olivia's insured percentage is over 80%, the portion above 80% (i.e. 15%) will be paid to NGS Super as a superannuation contribution on Olivia's behalf. Olivia will receive 80% of her **Pre-Incapacity Income** paid directly to her.

4. MANAGING YOUR INSURANCE

Made easy for you

Protecting your biggest asset – you!

While most of us insure our homes and cars, we forget about the most important thing of all – our ongoing ability to work and earn an income.

And because life doesn't always go to plan, insurance is there so you can feel more comfortable knowing whatever happens, you've got something to protect the assets you've worked hard for and the dreams you have yet to achieve.

NGS Super offers a range of flexible insurance options designed to provide protection for you and your beneficiaries (such as loved ones) against financial hardship if you are unable to work for a long period due to sickness or injury, become permanently disabled or die.

Partnering with TAL

We've partnered with TAL, a leading Australian life insurer, to provide you with insurance cover specifically designed to meet the needs of all our members. Like NGS Super, TAL understands that you are at the heart of everything we do. TAL has been protecting people for over 140 years, and today they insure almost four million Australians.

Making managing your insurance easy for you

We make applying to change your insurance cover in NGS Super simple.

Simply log in to your account via ngssuper.com.au/MOL and go to the Insurance page and navigate to the **TAL insurance portal button**.

TAL insurance portal ►

Through the **TAL insurance portal** you can apply to:

- decrease or cancel your insurance cover
- change your insurance category, and if accepted this may reduce your insurance premiums
- increase your insurance cover through underwriting
- increase your insurance cover due to a Life Event
- transfer cover from another insurance provider including another superannuation fund
- be underwritten for insurance cover
- make a claim; and
- make an **Election to Opt-in**.

You can also see how a previous application is progressing and upload additional information if requested, and submit an insurance claim.

Seek advice

If you are thinking about reviewing your insurance, consider obtaining professional advice to understand what you need and the cost for your personal situation.

We offer:

- insurance advice limited to your NGS Super cover at no cost over the phone through our Financial advice Helpline, or
- low-cost tailored advice through NGS Financial Planning for insurance held inside and outside of superannuation.

To make an appointment phone us on **1300 133 177** or complete the **Financial planning enquiry form** on our website at ngssuper.com.au/financial-planning

How much is enough?

Your insurance cover that has been transferred from QIEC Super is **Fixed Cover** and won't change when life does.

You may marry, get a salary increase, have a baby or buy a house! So from time to time, you may want to adjust your level of cover.

Not sure by how much? Try our **Insurance quote calculator** at ngssuper.com.au/ngs-calculators or speak to one of our NGS Financial Planners or call our Customer Service Team on **1300 133 177**.

Ex-QIEC Super members will have access to **Member Online** and the **TAL insurance portal** from 12 June 2019.

5. YOUR INSURANCE CATEGORY

If you work for a school, kindergarten, P&C Association or other body which provides education as its primary function; or a credit union, bank or other employer in the finance sector, and you have been classified as **NGS General**, please complete the **Insurance Variation Change insurance category form** to change your Default Category.

Classification categories and why they matter

Your Insurance category determines the amount you pay for insurance and is normally dependent on the employer you work for and your salary.

When you transition in to NGS Super you will be allocated an Insurance category. Your insurance category for Life/TI and TPD and for IP will be included on your welcome letter.

Subject to eligibility criteria, you can apply to change your category which will reduce the amount of premiums you pay for cover.

NGS Plus members and **NGS General** members can apply to join **NGS Select** (which offers reduced premium rates) as outlined in the table below.

Unless you apply to change your category, you will stay in your default category until your cover ceases.

Your Classification Category – Life/TI and TPD

For the purposes of Death / TI and TPD insurance, you will be classified as an **NGS Plus** member when you transition into NGS Super from QIEC Super.

Your Classification Category – Income Protection

The category you receive (either **NGS General** or **NGS Plus**) depends on your employer's occupation category in NGS Super. The table on the following page explains how the categories apply and your eligibility to change your category.

Important offer to Ex-QIEC Super members within 30 days of your Welcome Letter

Your insurance category for Life/TI and TPD and for IP will be included on your welcome letter which will be sent to you shortly after 6 May 2019.

- If you have been allocated an **NGS General** Category for IP and you qualify for **NGS Plus** or **NGS Select**, or
- If you have been allocated an **NGS Plus** Category and you qualify for **NGS Select**

you will be given the opportunity in your Welcome Letter to apply for **NGS Plus** or **NGS Select**.

If accepted by TAL and if we receive your application within 30 days of the Welcome Letter, your insurance premiums from 6 May 2019 will be calculated based on **NGS Plus** or **NGS Select** as applicable and any excess premium will be refunded to you from 6 May 2019.

5. YOUR INSURANCE CATEGORY (continued)

Ex-QIEC Super members - Insurance categories for Income Protection

Your Employer	Default Category
<p>I work for an employer who has registered with NGS Super and who is:</p> <ul style="list-style-type: none"> a school, a kindergarten, a P & C Association, or other body which provides education as its primary function; or a credit union, bank or other employer in the finance sector. 	<p>Your Default Category is NGS Plus.</p> <p>You can apply to change your category to:</p> <ul style="list-style-type: none"> NGS Select if: <ul style="list-style-type: none"> your duties are limited to professional, managerial, teaching, administrative, clerical, secretarial or similar 'white collar' tasks which do not involve manual work and are undertaken entirely (or at least 80%) within an office environment or classroom (excluding workshops); and your earnings* are \$100,000 or more per annum. <p>You can apply online or by completing the Insurance Variation Change Insurance Category form.</p>
<p>I work for an employer who operates in the aged, health and community care sectors; or</p> <p>I work for an employer who is not:</p> <ul style="list-style-type: none"> a school, a kindergarten, a P & C Association, or other body which provides education as its primary function; or a credit union, bank or other employer in the finance sector; or 	<p>Your Default Category is NGS General.</p> <p>If your duties are limited to professional, managerial, teaching, administrative, clerical, secretarial or similar 'white collar' tasks which do not involve manual work and are undertaken entirely (or at least 80%) within an office environment or classroom (excluding workshops), you can apply to change your category to:</p> <ul style="list-style-type: none"> NGS Plus if your earnings* are less than \$100,000 per annum, or NGS Select if your earnings* are \$100,000 or more per annum. <p>If accepted by TAL, will result in a cheaper premium rate.</p> <p>You can apply online or by completing the Insurance Variation Change Insurance Category form.</p>
<p>I work for an employer who has not registered with NGS Super.</p>	<p>You can apply online or by completing the Insurance Variation Change Insurance Category form.</p>

* Earnings that count for the \$100,000 are in line with the earnings that count for **Pre-Incapacity Income**.

You can apply to change your default category through your **Member Online** account at ngssuper.com.au/MOL or by completing the **Insurance Variation Change Insurance Category form**.

If you change your job or there is an increase in your salary in the future, you may also be eligible to apply to change your category. For example, if you join NGS Super and receive **NGS General** cover, you can apply to change your category to **NGS Plus** as long as your new job satisfies the **NGS Plus** requirements and subject to acceptance by TAL.

Ex-QIEC Super members will have access to **Member Online** and the **TAL Insurance Portal** from 12 June 2019.

6. ARE THERE ANY LIMITATIONS ON MY COVER

Limited Cover in QIEC Super

If your cover in QIEC Super was **Limited Cover** at the time of transferring to NGS Super, your cover in NGS Super will continue be **Limited Cover**.

Limited Cover will continue to apply until either:

- If you were not in **Active Employment** for 14 consecutive days immediately after your cover commenced or increased in QIEC Super, you have been in **Active Employment** for 14 consecutive days as a member of QIEC Super and/or NGS Super.
- If you were in **Active Employment** when you joined QIEC Super and either no employer SG contribution was received (within 6 months) or you did not join QIEC Super within 6 months of first becoming eligible to join QIEC Super, **Limited Cover** will continue for a period of 2 years from the period start date of the first employer SG contribution. If you are not in **Active Employment**, on the day immediately following 2 years Limited Cover period, **Limited Cover** will continue to apply until you are in **Active Employment** for 14 consecutive days as a member of either QIEC Super or NGS Super.

You were first eligible to join QIEC Super on the later of:

- the date you commence employment with a QIEC Super employer, and
- the date the employer becomes a contributing QIEC Super employer.

Example: Meet Emma

Emma held life, TI, TPD and IP cover in QIEC on 3 May 2019 and received an equivalent level of insurance when she transitioned to NGS Super. Emma was diagnosed with a degenerative disease in 2015.

Emma was hiking in New Zealand from 1 May 2019 to 15 May 2019. Even though Emma was on holidays when her cover in NGS Super commenced, she is considered to have been in **Active Employment** because she was capable of performing the duties of her usual occupation.

Emma will be covered under the terms and conditions of the NGS Super Policy for eligible claims in relation to her degenerative disease.

Active Employment means

- you are employed to carry out identifiable duties,
- you are actively performing or capable of performing those duties, and
- in TAL's opinion, you are not restricted by illness or injury from carrying out those duties for at least 30 hours per week, or the duties of your usual occupation, even if you are then not working on a full time basis.

Limited Cover means you are only covered for life/terminal illness, disability (TPD) and/or income protection arising from an illness that first becomes apparent or an injury that first occurs on or after the date your cover last commenced, recommenced or increased under the **Policy**.

7. YOUR IP COVER IN DETAIL – MEMBER OPTIONS

The amount of IP cover, your **Benefit Payment Period**, **Cover Expiry Age** and your **Waiting Period** in NGS Super is the same as you held in QIEC Super on 3 May 2019. Your welcome letter to NGS Super sets out the amount and type of IP cover you have.

If you are 64 or over at 3 May 2019, you will not be able to change your Benefit Payment Period, Cover Expiry Age and your Waiting Period in NGS Super.

The table below shows the IP cover choices available

Feature				
Amount of cover	Your cover up to age 65 provides an income protection benefit of up to 95% (including up to 15% super contribution) of your Pre-Incapacity Income . For any benefit payable between age 65 and 67, the cover maximum reduces to 80% of your Pre-Incapacity Income (nil super contribution).			
Length of Waiting Period options before payments commence	90 days	60 days	30 days	
Benefit Payment period options	Up to 2 years	Up to 5 years	Up to age 65	Up to age 67
Please see page 16 for details of how your cover expiry age affects your Benefit Payment period.	The maximum monthly benefit you can receive (subject to application and acceptance) is \$25,000 per month. However, if on or after 6 May 2019, you transfer into an age based scale due to special offer, are underwritten for additional cover or increase cover due to transferring in cover or life event, this limit will be: <ul style="list-style-type: none">▪ \$41,000 per month for up to 2 years or up to 5 year benefit payment period options; or▪ \$31,000 per month for up to age 65 and 67 benefit payment period options.			
<div>Benefit Payment Period will end the earliest of the following days:<ul style="list-style-type: none">(a) the day you are no longer Totally Disabled or Partially Disabled (as applicable).(b) the day your Benefit Payment Period ends;(c) the day you reach the cover expiry age (as applicable); and(d) the day you die.</div>				
Interim Accident Cover	<ul style="list-style-type: none">▪ The amount of accident cover is the lesser of:<ul style="list-style-type: none">- the amount of cover you've applied for; or- \$15,000 per month less any existing amount you are already insured for (conditions apply)up to a maximum benefit payment period of two years and has a 90 day waiting period.			
Other Disability Income Offsets	Your income protection benefit from NGS Super will be reduced by income from other sources including: <ul style="list-style-type: none">▪ paid sick leave▪ amounts paid or payable under legislation such as workers' compensation or motor accident compensation▪ benefits you may receive or any other income, which in the insurer's opinion, you could reasonably be expected to earn while you are Totally or Partially Disabled▪ any benefits payable under other income protection			
<div>Payment of income protection benefits</div> <div>The Waiting Period usually begins when a Medical Practitioner declares you are unable to carry out your usual work functions. Generally, the benefit payment period begins after expiration of the Waiting Period and the Benefit is paid monthly in arrears. Please refer to page 32 for full definition of Waiting Period.</div>				

*Special provisions apply to Ex-QIEC Super members who held two IP policies at 3 May 2019, one of which provided an extended payment period to age 67. Ex-QIEC Super members who are covered under these special provisions will be provided with a letter outlining their IP benefits in NGS Super.

8. APPLYING FOR AND CHANGING COVER

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.

You can **apply**:

- to increase your insurance cover
- to change your Insurance Category
- for additional cover due to a **Life Event** (including a salary increase)
- to transfer cover from another provider.

You can also **choose** to:

- decrease or cancel your insurance cover
- make an **Election to Opt-in** to insurance cover before your account becomes **Inactive**.

If you choose to decrease or cancel your insurance cover, you will only be eligible to go back to your original cover (which will be **Fixed Cover**) by applying for underwritten cover. Your application will be subject to **Evidence of Good Health** and there is no guarantee you will receive

the cover again.

You can make these changes through **Member Online** after 12 June 2019, or if you prefer, you can also make changes using our forms which you will need to complete and return to us. Further details are provided below with reference to additional information within this *Transfer Guide*. Our forms are available on our website at ngssuper.com.au/forms

The table below shows insurance forms available and their purpose

Form name	Who should use this form	Further information
Insurance Variation Change Insurance Category form	Members who are eligible to change the category of their insurance, which will result in reduced premiums.	The sum insured may change.
Insurance Variation Increase Cover form	If you want to apply to: <ul style="list-style-type: none"> ▪ increase your sum insured amount, or ▪ reduce your Income Protection (IP) Waiting Period, or ▪ increase your Income Protection (IP) Benefit Payment period. 	Any change will result in your cover remaining as Fixed Cover . More details can be found on page 11.
Insurance Variation Reduction or Cancellation form	If you have insurance and want to apply to: <ul style="list-style-type: none"> ▪ decrease your Default Cover Multiple (if any) ▪ decrease your sum insured amount (including cancel cover), or ▪ increase your Income Protection (IP) Waiting Period, or ▪ decrease your Income Protection (IP) Benefit Payment period. 	Any change will result in your cover remaining as Fixed Cover . If you cancel your insurance cover, you will only be able to apply for insurance cover in the future in line with the terms and conditions for NGS Super.
Life Events Cover Options form	If you have insurance and would like to increase your sum insured amount due to a significant life event.	You must apply within 90 days of the life event occurring. Any change will result in your cover remaining as Fixed Cover .
Insurance Transfer form	If you have insurance cover outside of NGS Super and wish to transfer your external cover to NGS Super.	Any change will result in your cover remaining as Fixed Cover . More details including eligibility can be found on page 14.
Election to Opt-in form – available through the TAL Insurance Portal	If you have insurance cover and would like to elect to maintain your insurance cover through NGS Super before your account is (or becomes) Inactive .	If you opt-in to maintain your insurance cover, it will not be cancelled due to your account becoming Inactive .

8. APPLYING FOR AND CHANGING COVER

(continued)

You can apply to increase your sum insured amount or choose to decrease your sum insured amount through **Member Online** at any time.

There are also offers where you have the option to change your cover when a Life Event takes place or by completing an Insurance transfer (both these options are explained in further detail below).

Except in situations where you are reducing your cover, TAL will need extra information from you about your health to assess your application. This may include a medical examination, but will depend on the level of cover or the type of change you're applying for. You'll need to provide all requested information so TAL can assess your application accurately. Your application may be declined if you don't provide certain information, or if your request is unclear or not signed.

Once TAL has assessed your application, we'll let you know the outcome and you will also be contacted if any special conditions, restrictions or exclusions will apply. Your insurance premiums will be adjusted accordingly.

Keep in mind that if you reduce or cancel your cover, you'll need to provide TAL with updated information on your health if you decide to increase your NGS Super cover again in the future. Acceptance is not automatic.

Interim Accident cover

If you are an eligible NGS Super Accumulation account member, you may receive **Interim Accident Cover** during your application for cover. This is designed to provide you with some level of protection while TAL assesses your request.

A **Benefit** for **Interim Accident Cover** will not be payable if:

- death or **Total and Permanent Disablement** can reasonably be attributed to a **Pre-Existing Condition**;
- had the relevant underwriting process been completed and had TAL granted cover, a **Benefit** would not have been payable because:
 - i. of any exclusions, loadings, restrictions or additional conditions that TAL would have applied including but not limited to any current **Limited Cover** restrictions and exclusions; or
 - ii. you fail to comply with their disclosure obligations under the Insurance Contracts Act 1984 (Cth), as amended from time to time, when applying for cover.

Amount of accident cover	
Life/TI and TPD	the lesser of: <ul style="list-style-type: none">▪ the amount of cover you've applied for; or▪ \$2,000,000 less any existing amount you are already insured for.
IP	the lesser of: <ul style="list-style-type: none">▪ the amount of cover you've applied for; or▪ \$15,000 per month less any existing amount you are already insured for, up to a maximum benefit payment period of two years and with a Waiting Period of 90 days.

Interim Accident Cover commences as soon as TAL receives your fully completed application.

If you become entitled to make a claim for a benefit under your **Interim Accident Cover**, your application for cover will automatically be cancelled.

9. CAN I TRANSFER OTHER INSURANCE COVER I HAVE

Can I transfer other insurance cover I have?

If you are under age 60², you can apply to have your other life cover, TPD or IP insurance cover 'transferred' into your NGS Accumulation account. (Note: TAL's definitions, terms and conditions will apply to any 'transferred' cover.)

Acceptance of your transfer request will depend on whether TAL accepts your application, and some limitations may apply. The amount of the total sum insured after the transfer of cover cannot exceed:

- \$2 million for life and TPD cover; and
- \$15,000 per month for IP.

For cover above these limits, you will need to apply and be accepted by TAL by completing an *Application to increase cover*.

Provided you meet the following conditions at the time your application was completed and received by TAL, your cover will generally be accepted where:

- you are in **Active Employment**
- you are not working in a **Hazardous Occupation**
- you have not been diagnosed with, nor are suffering from, any illness or injury that may cause permanent inability to work within the next 24 months
- you are not terminally ill with a life expectancy of less than 12 months
- in the last 10 years prior to the date of your application you have never received, nor are eligible to receive, any payment for an illness, injury or accident benefit from the following:
 - workers compensation
 - government benefits (such as sickness benefit, invalidity pension)
 - motor accident scheme
 - superannuation fund
 - life insurance policies

- you have not within the last 12 months been absent from your usual occupation (employed or unemployed) for more than 6 consecutive days due to an injury or illness
- the amount you want to transfer isn't more than the maximum level of cover permitted by NGS Super
- once the new cover transferred from another super fund has been confirmed in writing as accepted by TAL, you transfer the total available account balance (where applicable) of this fund into your NGS Super Accumulation account within 60 days
- you do not reinstate, transfer or take a continuation option for the insurance cover (in your former fund and/or insurer), from any former fund and/or insurer other than through NGS Super
- you provide evidence of your current cover which has not been issued more than 60 days previously.

All your cover will become **Fixed Cover** if you transfer cover into your NGS Accumulation account.

You can apply to do this through:

- **Member Online**, or
- by completing the **Insurance Transfer form**.

To ensure there is no gap in your protection, any cover held in your former fund and/or insurer should only be cancelled once your new cover has been confirmed as accepted by TAL.

If TAL accepts your application, you'll receive an amount of cover equivalent to the level of cover currently held with your former fund and/or insurer. Any special conditions such as exclusions or **Limited Cover** will continue to apply to the transferred cover.

Please note that the transferred cover will be subject to the terms and conditions of the NGS Super insurance terms and conditions which may not be identical to your previous policy.

If you are transferring death only, disability only or combined death and disability cover, transfer cover will apply in addition to any existing cover you may hold under your NGS Super Accumulation account.

If you are transferring IP cover, transfer cover (including relevant waiting and benefit period) will replace existing cover in your NGS Super Accumulation account and if:

- there is no equivalent benefit period, the benefit period will be the next shorter benefit period available in NGS.
- there is no equivalent **Waiting Period**, the **Waiting Period** will be the next longer **Waiting Period** available in NGS.

If the waiting and benefit payment periods match your existing NGS Super cover, the transfer cover will be added (subject to your income level supporting requested cover level).

It should be noted that acceptance of IP cover does not guarantee that any resulting benefit payment will be based on this amount, as this will be based on a range of factors at the time of any incapacity (such as eligibility, **Pre-Incapacity Income** and how much cover you have).

² For ex-QIEC Super members up to and including 5 May 2024, under age 65.

10. WHAT IS LIFE EVENT COVER

What is Life Event cover?

Events like getting married, buying a house, or starting a family can have a huge impact on your everyday life. They can also affect the level of insurance cover you may need.

If you are under age 60 and not working in a **Hazardous Occupation**, you can make increases to your cover within 90 days of when any of the following events take place:

- you get married
- birth or adoption of a child
- you take out a mortgage for the purchase of your first home
- your child's first day at school; primary or secondary
- you get divorced
- your spouse dies
- you first become eligible for a Centrelink carer's allowance
- salary increase when employed by an employer
- you attain the age of 30, 40 and 50
- you have been a member of NGS Super for 10 consecutive years (including continuous membership of QIEC Super immediately prior to 6 May 2019).

You can apply for a maximum of one Life Event increase every 12 months.

To apply for an increase for a Life Event:

- you must **not** have had a cover increase in the previous 12 months as a result of a Life Event
- you are in **Active Employment**
- you have not been diagnosed with, nor are suffering from, any illness or injury that may cause permanent inability to work within the next 24 months
- you are not terminally ill with a life expectancy of less than 12 months
- in the last 10 years prior to the date of your application you have never received, nor are eligible to receive, any payment for an illness, injury or accident benefit from the following:
 - workers compensation
 - government benefits (such as sickness benefit, invalidity pension)
 - motor accident scheme
 - superannuation fund
 - life insurance policies
- you have not within the last 12 months been absent from your usual occupation (employed or unemployed) for more than 6 consecutive days due to injury or illness
- you have not had an application for death, total and permanent disablement or income protection

cover declined or been offered cover on alternative terms to those applied for (except where TAL is satisfied with the alternative terms).

The maximum Life Event cover limit is the lesser of:

- 25% of your existing cover level or \$2,500 per month (for IP), and
- 25% of your existing cover level or \$200,000 for Life and TPD cover.

The amount of the total sum insured after the increase of cover cannot exceed:

- \$15,000 per month for IP; and
- \$2 million for life and TPD cover.

You must apply within 90 days of the occurrence of the Life Event:

- through **Member Online**, or
- by completing the **Life Events Cover Options form**.

All your cover will become **Fixed Cover** if you increase your cover as a result of a Life Event.

Your change in cover will start on the date TAL confirms acceptance of your application.



11. WHEN DOES COVER CEASE

When does my cover cease?

Your Life/ TI, TPD and IP cover will cease on the earliest of any of the following events:

- the date you turn 75 for any Life/TI cover, age 65 for TPD and IP cover³
- the date of your death
- where your TI/TPD is paid and reduces your life cover to zero
- any request to cancel your cover will take effect from the later of the date
 - NGS receives your request; and
 - nominated by you in your request.
- the date you cease to have an NGS Super Accumulation account
- the date on which there are insufficient funds in your account to cover your next premium deduction
- the date you join any armed forces, other than the Australian Armed Forces Reserve
- the date the NGS Super insurance **Policy** with TAL terminates, unless that **Policy** is replaced immediately by a policy with another insurer providing equivalent cover
- On and from 1 July 2019, the date your account becomes **Inactive** (i.e. your account has not received an eligible amount for a continuous period of 16 months) and you have not previously made an **Election to Opt-in**.

³ For an Ex-QIEC Super member with an extended benefit period to age 67, the IP cover expiry age is 67. However, if you are in receipt of a TPD benefit your Cover Expiry Age for IP will be the later of:

- the date of completion of five years of IP benefit payments; and
- the date of payment of the TPD benefit.

If I cancel my insurance cover or if my cover ends, can I get it back?

Reason your cover ceased	Other things you should know	Applying for your cover to recommence
You chose to cancel your cover	You will only be eligible for insurance through NGS Super by applying for underwritten cover and you will no longer be classified as an Ex-QIEC Super member. Your application will be subject to Evidence Of Good Health and acceptance by TAL.	A new application for cover will be subject to the terms and conditions of insurance in NGS Super and any special terms that applied to your previous cover will not apply to new insurance.
You had insufficient funds in your account to pay your premium(s)	Cover will recommence when an Employer Contribution is received into your account within 6 months of your cover ceasing. If an Employer Contribution is not received within 6 months of your cover ceasing, cover will not recommence automatically. If your cover is not reinstated, you will only be eligible for insurance through NGS Super by applying for underwritten cover and you will no longer be classified as an Ex-QIEC Super member. Your application will be subject to Evidence Of Good Health and acceptance by TAL.	We will write to you to advise that cover will cease if you do not arrange for your account to have sufficient funds to pay your premium(s). If your cover recommences within 6 months of ceasing, your cover will be subject to the same terms and conditions that applied to your cover prior to it ceasing from the later of 6 May 2019 and the date your cover ceased. Please refer to Scenario 1 and Scenario 2 on (on page 19) how your cover will be reinstated depending on your circumstances.
Your account was Inactive (i.e. your account had not received an eligible amount in a continuous period of 16 months) and we were required to cancel your cover by law.	You may within 60 days of the date your cover ceased be eligible for your cover to be reinstated if: <ul style="list-style-type: none"> you request reinstatement; and you have sufficient funds in your account to pay premiums. If your cover is not reinstated, you will only be eligible for insurance through NGS Super by applying for underwritten cover. Your application will be subject to Evidence Of Good Health and acceptance by TAL.	We will write to you at intervals of 9 months, 12 months and 15 months advising you that your insurance cover will cease after 16 months when your account becomes Inactive . Your cover will cease unless you previously made an Election to Opt-in to cover. We will write to you again after your cover is cancelled due to inactivity and you will have the opportunity for your insurance cover to be reinstated within 60 days of the date your cover ceased on the same terms and conditions as before your cover was cancelled.
All other reasons provided under 'When does my cover cease' on this page.	You will only be eligible for insurance through NGS Super by applying for underwritten cover and you will no longer be classified as an Ex-QIEC Super member. Your application will be subject to Evidence Of Good Health and acceptance by TAL.	

11. WHEN DOES COVER CEASE (continued)

Scenario 1 (you remain with the same employer)

If your cover has stopped due to insufficient funds in your NGS Super Accumulation account to cover the next premium deduction, your cover can be reinstated at your previous cover level provided the following conditions are met:

- your employer's super contribution is received by NGS Super within six months from the date that cover last ceased with NGS Super;
- you remained with the same employer throughout the period between the date the cover ceased and the date the cover recommenced; and
- you remained a member of NGS Super Accumulation account from the time the cover ended until the time the required **Employer Contribution** is received

If you are not in **Active Employment** on the 'cover recommencement date' you will receive **Limited Cover** until you return to **Active Employment** for 14 consecutive days.

If your cover recommences while you are receiving or are entitled to receive, or if you have received or are making a claim for benefits in relation to an illness or injury from any source including the following:

- benefits payable under a superannuation fund in respect of your permanent incapacity (as per SIS law) or **Terminal Medical Condition**,
- total and permanent disablement or terminal illness type benefits from any superannuation fund or insurance company

then you will only be entitled to Life only cover and IP cover, both of which will be **Limited Cover** until you are underwritten and accepted by TAL.

Any cover which recommences will continue to be subject to any loadings, exclusions or other special conditions that applied before your cover ceased.

Scenario 2 (you join a new employer or re-join the same employer)

If your cover has stopped due to insufficient funds in your NGS Super Accumulation account to cover the next premium deduction, your cover can be reinstated at your previous cover level provided the following conditions are met:

- your employer's super contribution is received by NGS Super within six months from the date that cover last ceased with NGS Super;
- the employer super contribution referred in (i) is received as a result of you joining a new employer or you re-joining the same employer; and
- you remained a member of NGS Super Accumulation account from the time the cover ended until the time the required **Employer Contribution** is received.

If you are not in **Active Employment** on the 'cover recommencement date' you will receive **Limited Cover** until you return to **Active Employment** for two consecutive months. However, if the beginning of the period your employer super contribution relates is more than 120 days after you commenced employment with the new employer or the same employer you will receive **Limited Cover** only for a two year period, after which you must be in **Active Employment** for at least 14 consecutive days for **Limited Cover** to cease.

How does my Cover Expiry Age affect the Benefit Payment Period for IP payments?

Regardless of your Benefit Payment Period, your IP payments will always cease upon reaching your Cover Expiry Age.

Example: Meet Jason

Jason applied for and was accepted for an IP claim when he was aged 62 (at the end of the 60 day waiting period). Jason's benefit period (5 years) commenced at the end of his 60 day waiting period. Although Jason has a five year Benefit Payment Period, his IP payments will only continue for 3 years (subject to Jason continuing to meet the definition of **Totally Disabled**) as his Cover Expiry Age was 65.

12. COVER FOR YOUR FLEXIBLE WORK PATTERNS

Cover while on unpaid leave

Your insurance cover in NGS Super will continue automatically in NGS Super while you are on leave without pay as long as:

- you have sufficient funds in your *Accumulation account* to cover your premiums; **and**
- on and from 1 July 2019, you have made an **Election to Opt-in** if your account becomes **Inactive**.

Your **Pre-Incapacity Income** during your period of unpaid leave will be determined based on **Pre-Incapacity Income** immediately prior to you commencing your unpaid leave if the period of leave is for unpaid employer approved leave. Otherwise, **Pre-Incapacity Income** will be calculated over the 12 months immediately prior to **Total or Partial Incapacity**.

Have you made an Election to Opt-in?

If you are on unpaid leave and there is a possibility that you and your employer may not make a contribution to your NGS Super account, it is important you make an **Election to Opt-in**. You can make an **Election to Opt-in** to maintain your insurance cover through the TAL insurance portal when you log in to **Member Online**.

Cover while you are on paid leave

If you are on paid leave and your employer is continuing to make superannuation contributions on your behalf, your insurance cover in NGS Super will continue automatically.

If you or your employer do not make contributions for a period of 16 months, your insurance may cease (see page 16). If you wish for your cover to continue, you will need to make an **Election to Opt-in** to keep your cover before your cover ceases. Please note, you will still need to have sufficient funds in your account to cover your premiums.

What happens if I move from Full-Time to Part-Time work

If you are employed on a permanent basis and you move from Full-Time work to Part-Time work, and the employer continues to make super contributions to NGS Super, there will be no change to your Life or TPD cover. You will continue to be covered for IP but your **Pre-Incapacity Income** will be based on your lower Part-Time **Pre-Incapacity Income**. Default and Fixed IP cover is subject to a maximum of 90% (reducing to 70% after age 65) of your **Pre-Incapacity Income** (see page 29 for dollar limits that apply).

What happens if I move from Full-Time or Part-Time work to casual work

If your employer continues to make super contributions to NGS Super, there will be no change to your Life or TPD cover. You will continue to be covered for IP but your **Pre-Incapacity Income** will be based on how much you earned in the 12 months prior to the date of **Total or Partial Incapacity**.

I am retiring from the workforce. How is my IP cover affected?

If you are retiring from the workforce and will be no longer earning an income, you will continue to be covered for IP but your **Pre-Incapacity Income** will be based on how much you earned in the 12 months prior to the date of **Total or Partial Incapacity**. After you have been retired for 12 months and you no longer have an eligible income, no IP benefit would be payable to you. Please contact our Helpline for further information.

13. MAKING A CLAIM

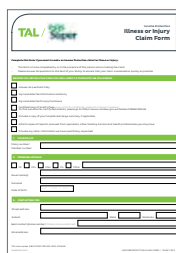
NGS Super now offers three ways to lodge a claim: **Tele Claim** – over the phone, **online** via the member portal and **paper** by mail or email.



Tele-Claim
over the phone



Online
via member portal



Paper
mail or email form

A key advantage of the *Tele Claim* method is that most of the information gathering is done verbally by the insurer. You can skip unnecessary questions based on your individual circumstances, which minimises the amount of follow-up questions that can arise from other methods. Upon request, a copy of the information provided in a *Tele Claim* conversation is provided to you to allow you the opportunity to make any corrections.

To start an insurance claim process, either call NGS Super on **1300 133 177** between 8:00am and 8:00pm, Monday to Friday to make a Tele Claim, paper application, or login to your account via **ngssuper.com.au** and navigate to the **TAL insurance portal button** in the insurance section.

[TAL insurance portal](#) ▶

Have you made an Election to Opt-in?

If you are on claim or are off work due to illness or disability, it is important that you make an **Election to Opt-in** as your Insurance cover will automatically cease if you are **Inactive** for 16 months or more (i.e. there is no Employer, Member or other eligible contribution to your NGS Super account).

How is disability for any IP benefit defined?

To receive an IP benefit, you must have valid income protection cover in place and:

- be unable to perform at least one income-producing duty of your **Own Occupation**
- have been **Totally Disabled** for at least 14 out of the first 19 consecutive days of your **Waiting Period** (no benefit will begin accruing until after the end of your **Waiting Period**)
- be **Totally or Partially Disabled** beyond the end of your **Waiting Period** or, if still working in your **Own Occupation**, have a reduced capacity (or be working in another occupation)
- be earning a monthly income that is less than your **Pre-Incapacity Income**
- be under the regular care of, and following the advice and treatment of, your treating **Medical Practitioner**.

What happens if my reason for claiming Life/TI is because of pandemic illness?

A benefit for death or **Terminal Illness** will not be paid if your death or **Terminal Illness** is caused directly or indirectly by a **Pandemic Illness** (or related illness) and the death or **Terminal Illness** occurs within 30 days of your death cover commencing, recommencing or increasing. This won't apply if your cover commenced before any **Pandemic Illness** alert was raised.

Are there any reasons why my IP benefit may not be payable?

You won't receive any IP benefits for your **Default Cover** if your injury or illness is caused directly or indirectly by:

- self-inflicted injury or infection or attempted suicide
- **Pregnancy or Childbirth** or
- **War**.

Your IP benefits may also not be payable:

- if TAL finds that you were employed under a preferential employment practice and you were suffering a medical condition that was likely to cause your disablement within three years of your cover starting,
- your **Other Disability Income** offsets exceed your IP benefit, or
- at the time of your claim, your **Pre-Disability Income** is nil.

13. MAKING A CLAIM (continued)

What happens if I claim from overseas or go overseas whilst on claim?

If you claim from outside Australia, TAL may require that you return to Australia, at your expense, for the purpose of assessment of your **Terminal Illness**, TPD or IP claim.

If TAL admits an IP claim whilst you are outside Australia TAL may provide benefits for up to a maximum of 12 months, when payments will cease unless you return to Australia at your expense. TAL may start to pay you again when you return to Australia if you are still entitled to claim.

If TAL is assessing your claim and you wish to leave Australia, you will need to get TAL's approval prior to leaving.

What happens if my reason for claiming Life/TI or TPD is because of self-harm?

For cover that is:

- a) **Limited Cover**
- b) **Interim Accident Cover**
- c) Increased cover due to life events cover
- d) Increased above **Default Cover**
- e) cover that is applied for (except transferred cover);

no benefit shall be payable where a claim arises from any of the following:

- **Life cover** – suicide or as a result of a self-inflicted act within the first 13 months after the commencement, increase or recommencement of cover;

Terminal Illness and TPD cover – an intentional self-inflicted act or intentional self-inflicted injury, or attempted suicide (irrespective of whether you were sane or not and whether intended or not at the time) within the first 13 months after the commencement, increase or recommencement of cover.



14. TERMINAL ILLNESS CLAIM

If you would like more information about making a claim for a terminal medical condition benefit please contact NGS Super.

Claiming for an insured Terminal Illness benefit

Any member who wishes to claim an insured **Terminal Illness benefit** will be required to provide evidence that they have incurred an injury or illness that is likely to result in their death within a period that ends not more than 12 months after the date of certification.

If the **Terminal Illness Benefit** paid is less than your Life insurance cover the remaining balance is payable on your death as long as your death cover does not cease and premiums continue to be paid.

If you would like to access your Accumulation Account Balance as a result of **Terminal Medical Condition** within a certification period of 24 months, please contact NGS Super. It is important that you leave sufficient funds in your account to pay for your insured Life/TI Cover premiums.

Access to your Superannuation monies

From 1 July 2015, the Government changed the certification period to access superannuation monies due to a **Terminal Medical Condition**.

The certification period has extended from 12 months to 24 months. Under this amended rule, members who are suffering from a **Terminal Medical Condition** may be able to access their superannuation monies if their life expectancy has reduced to less than 24 months.

However, this extended certification period of 24 months only applies to the access to your superannuation monies and not to the payment of an insurance benefit.



15. BENEFIT PAYMENTS

Does a TPD payment impact my IP benefit?

A TPD payment does not impact your entitlement to ongoing IP benefits unless you have elected an extended benefit period to age 67.

If you have elected an extended payment period to age 67, your ongoing IP benefits will (subject to your eligibility to receive an IP benefit payment) cease on the later of:

- the date of completion of five years of IP payments; and
- the date of payment of the TPD benefit.

How will a payment be made in the event of death?

In the event of your death, your *Accumulation account* balance (including any paid insured benefit) will be paid into the NGS Super Cash and Term Deposits investment option until it is paid to your beneficiaries.

How will I receive any TI or TPD payment that I am entitled to?

If you are entitled to receive a **Terminal Illness** or disability (TPD) payment to your *Accumulation account*, it will be paid into the NGS Super Cash and Term Deposits investment option. You then have the option to switch it into your choice of investment option(s). This will not affect the investment of your other super, which will stay invested in the investment option(s) you have already chosen.

What happens to my Life cover if I become eligible for a TPD benefit?

If a TPD benefit is payable to you, any Life/TI cover you have will be reduced by the amount of the TPD benefit paid. If a TI benefit becomes payable, your Life and any applicable TPD cover will be reduced by the TI benefit amount.

Any Life cover you have will be reduced by any amount of TPD or TI benefit payment that is made to you under this Policy.

When would I receive an IP benefit?

You may receive a monthly income benefit (paid in arrears) if TAL considers you to be unable to work – **Totally Disabled** – because you have had an accident or become sick. Payments will begin accruing immediately after your **Waiting Period** and will continue up to your **Benefit Payment Period**, cover expiry age or until you are no longer **Totally or Partially Incapacitated**.

Income Protection premiums are waived for the period you are receiving IP benefits.

If you are well enough to return to work part time, you may be eligible for a partial payment of your IP cover.

Where payments relate to recurrence of an existing claim condition more than 6 months later, a further **Waiting Period** would need to be re-served. Benefit periods are aggregated (i.e. for the purposes of determining maximum periods up to 2 year and up to 5 year payment limits) where there is recurrence of a related claim condition. A new period is applicable where a different incapacity claim is made.

All benefit payments you receive are included in your taxable income

Will income from other sources impact my IP benefit?

Your IP cover is designed to help replace up to 95% (including up to 15% super contribution) of the amount of **Pre-Incapacity Income**. So any monthly payment you receive will be based on your **Pre-Incapacity Income**, and whether you are receiving income from other sources. If you are receiving income from other sources while you are eligible for an IP payment, your benefit amount may be reduced.

Income from other sources includes:

- paid sick leave
- amounts paid or payable under legislation such as workers' compensation or motor accident compensation
- benefits you may receive or any other income, which in the insurer's opinion, you could reasonably be expected to earn while you are **Totally or Partially Disabled**
- any benefits payable under other income protection insurance policies.

16. PREMIUM RATES

EX-QIEC SUPER TRANSITIONING MEMBERS



TABLE 1: Premium Rates - QIEC Super Transitioning Members
Life/TI and TPD Premiums

NGS Plus Cover – NGS Select premiums are ten percent less than NGS Plus premium rates.			NGS Plus Cover – NGS Select premiums are ten percent less than NGS Plus premium rates.		
Life^/TI cover			Life^/TI cover		
Disability (TPD) cover			Disability (TPD) cover		
Age Last Birthday	Annual Rate per \$1,000 Sum Insured	Annual Rate per \$1,000 Sum Insured	Age Last Birthday	Annual Rate per \$1,000 Sum Insured	Annual Rate per \$1,000 Sum Insured
15	0.166	0.004	45	0.768	0.640
16	0.190	0.004	46	0.840	0.720
17	0.213	0.012	47	0.918	0.807
18	0.237	0.023	48	1.000	0.905
19	0.261	0.033	49	1.093	1.021
20	0.285	0.040	50	1.193	1.141
21	0.280	0.052	51	1.310	1.279
22	0.275	0.059	52	1.435	1.435
23	0.270	0.065	53	1.571	1.614
24	0.266	0.072	54	1.739	1.825
25	0.265	0.079	55	1.926	2.069
26	0.263	0.086	56	2.138	2.357
27	0.265	0.095	57	2.381	2.692
28	0.268	0.103	58	2.646	3.074
29	0.273	0.111	59	2.908	3.520
30	0.277	0.121	60	3.173	4.042
31	0.283	0.133	61	3.344	4.651
32	0.293	0.144	62	3.771	5.330
33	0.301	0.157	63	4.245	6.131
34	0.318	0.174	64	5.170	7.034
35	0.339	0.196	65	6.522	
36	0.364	0.220	66	7.328	
37	0.390	0.245	67	8.182	
38	0.421	0.275	68	9.178	
39	0.458	0.313	69	10.269	
40	0.498	0.354	70	11.549	
41	0.538	0.395	71	12.996	
42	0.592	0.451	72	14.585	
43	0.644	0.506	73	16.340	
44	0.703	0.568	74	18.237	

^Also known as Death cover.

Please note: Premiums are deducted from your account weekly in arrears.

	Category Rate Loading*		
	NGS Select	NGS Plus	NGS General
Males	0.70	0.80	1.45
Females	0.85	1.00	1.85

*multiplied by the rates below to determine the premium rate for the particular category/gender.

TABLE 2: Premium Rates - QIEC Super Transitioning Members
Income Protection Premiums

Age Last birthday	Annual cost per \$1,000 of per annum benefit							
	Waiting Period 30 days			Waiting Period 60 days			Waiting Period 90 days	
	BPP 2 years	BPP 5 years	BPP To age 67	BPP 2 years	BPP 5 years	BPP To age 67	BPP 2 years	BPP To age 67
15	2.584	3.777	9.410	1.259	1.855	4.970	0.663	3.048
16	2.584	3.777	9.476	1.259	1.855	4.970	0.663	3.048
17	2.584	3.777	9.476	1.259	1.855	4.970	0.663	3.048
18	2.584	3.777	9.476	1.259	1.855	4.970	0.663	3.048
19	2.584	3.777	9.476	1.259	1.855	5.036	0.663	3.115
20	2.651	3.645	9.145	1.259	1.789	4.837	0.663	2.916
21	2.651	3.711	9.476	1.259	1.789	4.970	0.663	3.048
22	2.651	3.777	9.807	1.259	1.855	5.169	0.663	3.115
23	2.717	3.843	10.139	1.325	1.855	5.301	0.663	3.247
24	2.717	3.910	10.470	1.325	1.922	5.434	0.663	3.313
25	2.783	3.976	10.801	1.325	1.922	5.633	0.663	3.446
26	2.849	4.109	11.199	1.392	1.988	5.964	0.729	3.711
27	2.916	4.241	11.795	1.392	2.121	6.295	0.795	3.910
28	3.048	4.440	12.458	1.458	2.187	6.627	0.795	4.109
29	3.181	4.705	13.187	1.524	2.253	6.958	0.795	4.307
30	3.313	4.970	14.049	1.590	2.386	7.356	0.861	4.440
31	3.512	5.235	14.910	1.657	2.518	7.687	0.861	4.639
32	3.711	5.566	15.904	1.723	2.651	8.151	0.928	4.837
33	3.910	5.964	16.964	1.855	2.849	8.615	0.928	5.036
34	4.175	6.362	18.091	1.922	2.982	9.145	0.994	5.301
35	4.440	6.825	19.284	2.054	3.181	9.741	1.060	5.566
36	4.705	7.289	20.543	2.187	3.380	10.338	1.060	5.964
37	5.036	7.753	21.868	2.319	3.645	11.000	1.193	6.362
38	5.301	8.283	23.193	2.452	3.910	11.729	1.259	6.825
39	5.633	8.880	24.585	2.651	4.241	12.524	1.392	7.356
40	6.030	9.476	26.043	2.849	4.572	13.386	1.458	7.952
41	6.362	10.139	27.434	3.048	4.970	14.314	1.657	8.681
42	6.759	10.801	28.959	3.247	5.368	15.308	1.789	9.410
43	7.157	11.530	30.416	3.512	5.765	16.302	1.988	10.271
44	7.621	12.259	31.941	3.777	6.229	17.428	2.187	11.199
45	8.085	13.121	33.398	4.109	6.759	18.555	2.386	12.127
46	8.548	13.982	34.856	4.440	7.356	19.681	2.651	13.187
47	9.079	14.844	36.314	4.771	7.952	20.874	2.916	14.247
48	9.609	15.838	37.706	5.103	8.615	22.001	3.181	15.308
49	10.139	16.832	39.097	5.500	9.344	23.260	3.512	16.434
50	10.735	17.892	40.423	5.898	10.073	24.386	3.843	17.494
51	11.398	19.085	41.616	6.362	10.868	25.513	4.241	18.555
52	12.061	20.344	42.808	6.825	11.729	26.573	4.572	19.615
53	12.789	21.669	43.935	7.356	12.657	27.567	4.970	20.543
54	13.585	23.061	44.929	7.886	13.651	28.495	5.434	21.404
55	14.380	24.651	45.790	8.416	14.711	29.224	5.831	22.133
56	15.308	26.308	46.519	9.012	15.838	29.886	6.295	22.730
57	16.235	28.097	47.049	9.609	16.964	30.350	6.759	23.127
58	17.296	30.085	47.314	10.271	18.223	30.549	7.289	23.260
59	18.422	32.206	47.182	11.000	19.482	30.416	7.753	23.127
60	19.681	35.036	46.586	11.729	21.194	29.886	8.283	22.597
61	21.073	38.115	45.326	12.458	23.057	28.892	8.813	21.669
62	22.597	38.115	43.272	13.253	22.743	27.368	9.277	20.211
63	24.278	35.056	39.826	14.239	20.704	25.115	9.967	18.091
64	26.084	30.508	33.730	15.298	17.646	24.916	10.708	16.500
65	N/A	N/A	27.169	N/A	N/A	15.838	N/A	11.332
66	N/A	N/A	11.663	N/A	N/A	5.169	N/A	3.181

Please note: Premiums are deducted from your account weekly in arrears.

How to calculate
your IP premium

STEP 1. Select the relevant category rate loading
as shown below.

	Category Rate Loading*		
	NGS Select	NGS Plus	NGS General
Males	0.70	0.80	1.45
Females	0.85	1.00	1.85

**multiplied by the rates below to determine the premium rate for the particular category/gender.*

My category rate loading: _____

Example
Female teacher
aged 45 with
NGS Plus IP
cover of \$52,800
per annum
(ie \$4,400 per
month):

1.00

STEP 2. Using the table on page 2, find my
age and relevant waiting period (30, 60 or
90 days) and benefit payment period (BPP)
(two years, five years, or to age 67):

60 days waiting
period with a
benefit payment
period (BPP) of
up to 5 years

Annual cost per \$1,000 of per annum benefit: \$ _____

\$ 6.759

STEP 3. Calculate cost

Per annum benefit divided by \$1,000	\$ _____
multiplied by premium in step 2	
multiplied by rate loading relevant to your category and gender from step 1	
equals cost per annum	\$ _____

\$ 52,800 ÷ 1,000
52.8 × 6.759
356.88 × 1.00
\$ 356.88



17. GLOSSARY: DEFINITIONS



Glossary

Here are definitions of some of the commonly used words and terms used throughout this guide.

Active Employment means:

- you are employed to carry out identifiable duties
- you are actively performing or capable of performing those duties, and
- in TAL's opinion, you are not restricted by illness or injury from carrying out those duties for at least 30 hours per week, or the duties of your usual occupation, even if you are then not working on a full time basis.

If you are on employer approved leave for reasons other than illness or injury, you will be considered to be in **Active Employment** if you satisfy the above at the date of determining **Active Employment**. If you do not meet these requirements, you will not be considered to be in **Active Employment**.

Benefit means money payable to you or your beneficiaries under the **Policy** (as applicable) for any of the following:

- Income Protection;
- Death;
- **Terminal Illness**; or
- **Total and Permanent Disablement**.

Date of Disablement means:

- I. For Ex- QIEC Super Members whose cover commenced prior to 3 May 2019; or
Whose cover commenced prior to 3 May 2019 and for whom cover has been reinstated within 6 months after the date their cover ceased due to insufficient funds,

The later of the B and C below.

- II. For all other members, the later of A and C below.
 - A. the date the person suffers from the sickness or injury that is the principal cause of the person's disablement;
 - B. the date on which a Medical Practitioner examines the person and certifies in writing that the person suffers from the sickness or injury that is the principal cause of the person's disablement, and
 - C. the date the person ceases work.

The **Date of Disablement** must occur while you are covered under the **Policy**.

However, where you participate in a rehabilitation program and remain incapable of returning to employment within 12 months from the date your absence from employment began, the **Date of Disablement** will be the date that would have applied if you had not participated in the rehabilitation program.

In the event of any discrepancy, the terms and conditions of the **Policy** document will apply.

Default Cover means the amount of insurance cover provided to you on a default basis under the agreement between NGS Super and TAL. **Default Cover** sum insured will vary based on your birthday and occupation category.

Default Cover Multiple is the multiple that will be applied to your **Default Cover** to determine your insured benefit.

Election to Opt-in means the instruction provided to NGS Super by you to continue your cover if your account becomes **Inactive**.

Employer means an entity that is contributing to NGS Super in respect of its employees who are NGS Super **Accumulation account** members.

Employer Contribution means

- A. a superannuation guarantee contribution or;
- B. a superannuation contribution made in or towards satisfaction of the employer's obligation to make contributions for the employee; or
- C. a superannuation contribution made in satisfaction of the employer's binding obligation to make contributions for the employee under a legally enforceable contract between the employer and the employee; or
- D. a salary sacrificed superannuation contribution under an effective salary sacrifice arrangement.

Evidence Of Good Health means a fully completed **Personal Statement** and other such medical, financial, employment, occupational and other information TAL may reasonably require to assess or underwrite your cover under the insurance Policies.

Ex-QIEC Super Member means a member of QIEC Super ABN 81 010 897 480 who became a **Member** of the Fund as a result of the NGS Super and QIEC Super merger on 6 May 2019 and does not include a **Member** of QIEC Super who:

- transferred to NGS Super from QIEC Super and who did not hold insurance cover in QIEC Super on 3 May 2019 including members who were under age 15 on 3 May 2019, or
- whose insurance cover had not yet commenced pending an **Employer Contribution**, or
- who have cancelled their insurance cover on or after 6 May 2019, or
- whose insurance has been cancelled due to inactivity or insufficient funds and whose cover has not been reinstated.

Fixed Cover means an amount of cover that will not vary once set except in accordance with the table on page 5, unless you apply for and are granted a change to your level of cover.

Gainfully Employed means employed or self-employed for gain or reward in any business, trade, profession, vocation, calling, occupation or employment including a **Member** who has ceased temporarily to receive any gain or reward under a continuing arrangement for the **Member** to be **Gainfully Employed**.

Hazardous Occupation means an occupation that TAL determines to present particular underwriting difficulties. This includes, but is not limited to, occupations involving hazardous or very heavy manual work.

Inactive means your account has not received an amount in a continuous period of 16 months.

Interim Accident Cover means cover that may apply for you while TAL is assessing an application which requires **Evidence Of Good Health** for cover subject to the terms of the **Policy**.

Limited Cover means you are only covered for life/terminal illness, **Total and Permanent Disability (TPD)** and/or income protection arising from an illness that first becomes apparent or an injury that first occurs on or after the date your cover last commenced, recommenced or increased under the **Policy**.

Maximum Cover Limit means:

- Life cover is unlimited
- TI cover is \$5,000,000
- TPD cover is \$5,000,000
- IP cover \$25,000 per month. However, if on or after 6 May 2019, you transfer into an age based scale due to a special offer, are underwritten for additional cover or increase cover due to transferring in cover or life events, this limit will be: \$41,000 per month (for a benefit period of up to two or up to five years) or \$31,000 per month (for benefit period to age 65 or to age 67).

Medical Practitioner means unless we agree otherwise, a medical practitioner legally qualified and registered to practice in Australia but shall not include chiropractors, physiotherapists, psychologists or alternative health providers.

They cannot be your:

- spouse, partner in a de facto relationship;
- close family relative;
- business associate or partner;
- fellow security holder in the same company/trust (other than a publicly listed entity); or
- employer or employee.

Member means you are the holder of an eligible NGS Super *Accumulation account*. You will **not** be eligible for automatic **Default Cover** where you are already an existing member of NGS Super. This includes if:

- you currently have an existing NGS Super *Accumulation account* (ie you are opening a second *Accumulation account*) or
- your *Accumulation account* is established due to a transfer of funds from an existing NGS *Income account* or NGS *Transition to Retirement account* (regardless of whether you will have an employer that will commence making contributions to NGS Super on your behalf).

However, this doesn't prevent an income account holder from establishing an *Accumulation account* (ie where account is not being established with a transfer of NGS *Income account* or NGS *Transition to Retirement account*) and still be eligible for **Default Cover**, subject to acceptance rules.

Occupation means an occupation that you can perform, on a full or part time basis, based on the skills and knowledge you have acquired through education, training or experience.

Own Occupation means the normal occupation or work carried out by you before becoming incapacitated.

Pandemic Illness means an illness in respect of which a pandemic (or epidemic) alert, advisory, notification, declaration, formal announcement, proclamation or other similar publication issued by:

- the Australian Government (including a relevant Australian Government department, authority, minister or officer); or
- the government of a State or Territory of Australia (including a relevant State or Territory government department, authority, minister or officer); or
- the World Health Organisation.

Partially Disabled means you:

- A. are not **Totally Disabled**;
- B. have been **Totally Disabled** for at least 14 days out of the first 19 consecutive days of the **Waiting Period**;
- C. are unable to work in your **Own Occupation** at full capacity immediately after being **Totally Disabled** because of the illness or injury that caused your **Total Disability**;
- D. are working in your **Own Occupation** in a reduced capacity or working in another occupation;
- E. earning a monthly income that is less than your **Pre-Incapacity Income**; and
- F. are complying with the ongoing medical advice and treatment of your treating **Medical Practitioner** and any additional treatment (medical or otherwise) reasonably requested by the insurer, with the exception of any particular treatment that you decline or discontinue on reasonable grounds (including, without limitation, the reasonable advice of your own **Medical Practitioner**).

Permanently Incapacitated means TAL are reasonably satisfied that your ill-health (whether physical or mental) makes it unlikely that you will engage in gainful employment for which you are reasonably qualified by education, training or experience.

Personal Statement means an application form issued by TAL for the purpose of assessing you for cover under the **Policy**.

Pre-Existing Condition means a condition that directly or indirectly relates to an illness, injury or a symptom:

A. in respect of which you:

- i. were aware, or a reasonable person in your position should have been aware;
- ii. should have sought advice or treatment (conventional or alternative) from a **Medical Practitioner** or other allied health professional (in circumstances where a reasonable person in their position would have sought such advice or treatment); or
- iii. have had a medical consultation or have been prescribed medication or therapy; and

B. which existed at any time in the five years immediately prior to the date your applicable cover commenced under the **Policy**.

Pre-Incapacity Income is calculated based on one of three employment statuses:

1. If you are employed on a *permanent basis*, **Pre-Incapacity Income** is the monthly value of your annual remuneration which applied immediately before you become incapacitated or immediately before commencing employer approved leave without pay if you become incapacitated during a period of employer approved leave without pay, earned from the employer you are employed with on a permanent basis and which is specified in your contract of employment or payslip issued by the employer to you. It includes any overtime, bonuses and shift allowances (averaged over the last three years), and packaged elements not received directly as taxable earnings.
2. If you are *not employed on a permanent basis*, **Pre-Incapacity Income** is the total monthly value of remuneration (including overtime, bonuses and shift allowances) you receive from all regular occupations, averaged over the most recent 12 months immediately before becoming incapacitated.

3. If you are *self-employed*, **Pre-Incapacity Income** is the total monthly amount earned in your business over the financial year as a direct result of your personal exertion or activities through your usual occupation (ie business earnings that would stop if you could not work due to illness or injury), less your share of business expenses (but before the deduction of income tax) for that business – or relevant proportion for part of a financial year.

If you are employed by, and the director of, an employer, **Pre-Incapacity Income** is the total of the following monthly amounts:

- any packaged elements not received directly by you as taxable earnings; and
- the amount by which income generated by the employer's business directly due to your personal exertion or activities exceeds your share of necessarily incurred business expenses,

but excludes any director's fees, bonuses, **Employer Contributions** (excluding salary sacrifice arrangements put into place by you), overtime, commission, investment income and profit distribution.

Pre-Incapacity Income does not include income you receive through investments or other forms of passive income, and also excludes any directors' fees, compulsory employer superannuation entitlements, investment income and profit distributions.

Policy means the agreement between NGS Super and TAL to provide NGS Super members with insurance cover.

Pregnancy or Childbirth means normal and uncomplicated **Pregnancy or Childbirth**, multiple pregnancy, caesarean birth, threatened miscarriage, participation in in-vitro fertilisation or other medically assisted fertilisation techniques and normal discomforts of pregnancy such as morning sickness, backache, varicose veins, ankle swelling and bladder problems.

QIEC Super Member means a member of QIEC Super.

Terminal Illness means you are considered to be terminally ill (for the purpose of your eligibility to be paid an insured terminal illness benefit) when you suffer from an illness or injury which:

- A. two **Medical Practitioners** have certified jointly or separately, that you suffer from a sickness or have incurred an injury that is likely to result in death within a period (the "Certification Period") that ends not more than 12 months after the date of certification;
- B. at least one of the **Medical Practitioners** is a specialist practising in an area related to the sickness or injury suffered by you;
- C. for each of the certificates the Certification Period has not ended; and
- D. TAL are satisfied, on medical or other evidence, that despite reasonable medical treatment, your sickness or injury is likely to result in the Insured **Member's** death within the Certification Period.

The illness from which you suffer must occur, and the date of the certification referred to in paragraph (A), must take place while you are insured under this **Policy**.

Terminal Medical Condition means you are considered to be suffering from a **Terminal Medical Condition** (for the purpose of your eligibility to gain access to your super account balance – whether or not it includes any insured benefit) when you suffer from an illness or injury which:

- A. two **Medical Practitioners**, at least one specialising in your illness, have certified in writing that despite reasonable medical treatment your illness or injury will lead to your death within 24 months of the date of the certification, and
- B. the certification period has not ended.

It is important to note that there are circumstances where you may be eligible to access your *Accumulation account* balance because you have a **Terminal Medical Condition**, even though you may not be eligible for an insured **Terminal Illness** benefit.

Totally Disabled means because of illness or injury you:

- A. cease **Gainful Employment**;
- B. are unable to perform at least one Income Producing Duty of your **Own Occupation**;

- C. are under the regular care of, and complying with the ongoing medical advice and treatment of the your treating **Medical Practitioner** and any additional treatment (medical or otherwise) reasonably requested by the insurer, with the exception of any particular treatment that you decline or discontinue on reasonable grounds (including, without limitation, the reasonable advice of your own **Medical Practitioner**), and
- D. you are not working in any occupation, whether or not for reward.

Total and Permanent Disablement (TPD) means that, solely and directly as a result of an illness or injury:

- A. you have, if you have life cover, survived the relevant illness or injury by at least three months;
- B. you are regularly attending and under the ongoing and appropriate care of a **Medical Practitioner**;
- C. you have undertaken any training, retraining or re-skilling program that it is reasonable for TAL to expect you to undertake (having regard to its cost and duration, your medical treatment or rehabilitation program and your capacity to recover); and
- D. you have undertaken treatment (medical or otherwise) and rehabilitation recommended by your **Medical Practitioner** that TAL reasonably expects to affect whether or not you will satisfy: – if you are aged:
 - less than 65 years, you must satisfy any one of paragraphs (a), (b), (c), (d) or (e), or
 - 65 and above (**Total and Permanent Disablement** cover ceases at age 67) you must satisfy any one of paragraphs (a), (b), or (e):

- a. You are **Permanently Incapacitated** and suffer, as a result of illness or injury:
 - blindness in both eyes;
 - the total and permanent loss of the use of two limbs; or
 - the total and permanent loss of the use of one limb and blindness in one eye;

where:

- **blindness** means the permanent loss of sight to the extent that visual acuity is 6/60 or less, or to the extent that the visual field is reduced to 20 degrees or less of arc; and
- **limb** means the whole hand below the wrist or whole foot below the ankle; or

b. You are **Permanently Incapacitated** and, as a result of illness or injury, totally unable to perform without the physical assistance of another person, any two of the following activities of daily living:

- dressing: the ability to put on and take off clothing;
- toileting: the ability to use the toilet, including getting on and off;
- mobility: the ability to get in and out of bed and a chair;
- bathing: the ability to wash or shower;
- feeding: the ability to get food from a plate into the mouth;

and in TAL's opinion you are permanently and irreversibly unable to do so for life, on the basis of medical and/or other evidence satisfactory to TAL; or

c. You are **Permanently Incapacitated and all** of the following points apply:

- you were employed at any time during the three months immediately before the **Date of Disablement**; and
- on the **Date of Disablement**, you are absent from all work as a result of suffering one of the conditions defined in the **Policy's** Schedule of Medical Condition Definitions; and
- TAL considers, on the basis of medical and/or other satisfactory evidence, you will be unable ever to be able to engage in any **Occupation** for reward; and
- you are likely to be so disabled for life; or

d. You are **Permanently Incapacitated** and:

- you were employed at any time during the three months immediately before your **Date of Disablement**; and

- as a result of illness or injury, you have been absent from all work for three consecutive months from the **Date of Disablement**, and TAL considers, on the basis of medical and/or other satisfactory evidence that you will be unable ever to engage in any **Occupation** for reward; or

e. You are **Permanently Incapacitated** and have become so disabled by injury or illness for a continuous period of at least 6 months, and that you will be permanently unable to perform (with aids or adaptations) **at least four** of the following activities of daily work:

- bending: the ability to bend, kneel or squat to pick something up from the floor and straighten up again; and the ability to get into and out of a standard sedan car;
- communicating: the ability to:
 - clearly hear with or without a hearing aid or alternative aid if required; and
 - comprehend and express oneself by spoken or written language with clarity;
- vision (distance vision): the ability to read, with visual aids, to the extent that an ophthalmologist can certify that:
 - visual acuity is equal to, or better than, 6/48 in both eyes; or
 - constriction is greater than within 20 degrees of fixation in the eye with the better vision;
- walking: the ability to walk more than 200m on a level surface without stopping due to breathlessness, angina or severe pain elsewhere in the body;
- lifting: the ability to lift from the ground an object weighing 5kg, carry it a distance of 10 metres, and place the item down at bench height;
- manual dexterity: the ability, with reasonable precision and success, to:
 - use at least one hand, its thumb and fingers, to manipulate small objects; or
 - use a keyboard if you were required to use a keyboard in your previous job.

f. You are an Ex-QIEC member whose TPD cover commenced or recommenced prior to 1 July 2014 and you have continuously held TPD cover in QIEC Super from 1 July 2014 up to and including 5 May 2019 and in NGS Super from 6 May 2016 are **Permanently Incapacitated** and:

- You were employed and performing your Usual Duties at any time during the three months immediately before the **Date of Disablement**; and
- As a result of illness or injury, have been absent from all work for three consecutive months from the **Date of Disablement** and TAL consider, on the basis of medical and/or other evidence satisfactory to TAL at the date it forms its opinion, you will be unable ever to engage in the occupation and perform the **Usual Duties** in which you were engaged immediately before the **Date of Disablement**, whether or not for reward.

Any claim must be supported by evidence to TAL's satisfaction that you are undergoing appropriate treatment, or have been prescribed and are taking appropriate medication, as recommended by a relevant treating **Medical Practitioner**. Your permanent inability to perform the activities of daily work must have lasted for a continuous period of six months or more.

Total Incapacity means because of illness or injury the Insured Member:

- a. ceases Gainful Employment;
- b. is unable to perform at least one Income Producing Duty of their Own Occupation;
- c. is under the regular care of, and complying with the ongoing medical advice and treatment of the Insured Member's treating Medical Practitioner and any additional treatment (medical or otherwise) reasonably requested by Us, with the exception of any particular treatment that the Insured Member declines or discontinues on reasonable grounds (including, without limitation, the reasonable advice of their own Medical Practitioner), and

is not working in any occupation, whether or not for reward.

Usual Duties means if you are:

- a. employed by an employer, the identifiable duties which you are performing for the employer;
- b. self-employed, the identifiable duties which you are engaged in for self-employment;
- c. unemployed, and
 - i. engaged exclusively in domestic duties – your domestic duties; or
 - ii. not engaged exclusively in domestic duties – the identifiable duties of the most recent occupation for which you were last employed or self-employed.

Waiting Period means the period starting on the date you are **Totally Disabled** and the duration of which is as determined in accordance with the terms and conditions of the **Policy**.

Waiting Period generally starts on the date a **Medical Practitioner** examines you and certifies you are **Totally Disabled** or **Partially Disabled**. You must be **Totally Disabled** for at least 14 out of the first 19 consecutive days of the waiting period to qualify for an Income Protection benefit. The waiting period is the minimum number of days that must elapse before any **Income Protection** benefit may become payable.

If you return to work at full capacity during the waiting period, the waiting period starts again unless the return to work happens once and it is for no more than five consecutive days. If this happens, the number of days you returned to work will be added to the waiting period.

War means any act of war (whether declared or not), revolution, invasion, rebellion or civil unrest.



NOTES

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