

Life Events Application Form

For assistance & enquiries: **Ph 132 467**.

Please send this completed form to: **Intrust Super, GPO Box 1416, Brisbane QLD 4001**



Please write in BLOCK letters and use a BLUE or BLACK pen. This request will be invalid if unsigned or undated.

Insured's duty of disclosure

A person who enters into a life insurance contract in respect of your life has a duty, before entering into the contract, to tell us anything that he or she knows, or could reasonably be expected to know, which may affect our decision to provide the insurance and on what terms.

The person entering into the contract has this duty until we agree to provide the insurance. The person entering into the contract has the same duty before he or she extends, varies or reinstates the contract.

The person entering into the contract does not need to tell us anything that:

- reduces the risk we insure you for; or
- is common knowledge; or
- we know or should know as an insurer; or
- we waive your duty to tell us about.

For contracts of insurance entered into, renewed, extended, varied or reinstated from 28 December 2015, if you do not tell us something that you know, or could reasonably be expected to know, which may affect our decision to provide the insurance and on what terms, this may be treated as a failure by the person entering into the contract to tell us something that he or she must tell us.

If the person entering the contract does not tell us something

In exercising the following rights, we may consider whether different types of cover can constitute separate contracts of life insurance. If they do, we may apply the following rights separately to each type of cover. If the person entering into the contract does not tell us anything he or she is required to, and we would not have provided the insurance if he or she had told us, we may avoid the contract within 3 years of entering into it. If we choose not to avoid the contract, we may, at any time, reduce the amount of insurance provided. This would be worked out using a formula that takes into account the premium that would have been payable if he or she had told us everything he or she should have. However, if the contract has a surrender value, or provides cover on death, we may only exercise this right within 3 years of entering into the contract. If we choose not to avoid the contract or reduce the amount of insurance provided, we may, at any time vary the contract in a way that places us in the same position we would have been in if he or she had told us everything he or she should have. However, this right does not apply if the contract has a surrender value or provides cover on death. If the failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

Personal Information

By completing this form you consent to any personal information, including any information that may be of a sensitive nature AIA Australia may collect about you (including from your responses in this Personal Statement), being handled in the manner outlined in AIA Australia's privacy policy. A copy of AIA Australia's privacy policy can be obtained by visiting aia.com.au.

Section 1: Member Details [Please complete in full]

Intrust Super member number

Mr/Mrs/Ms/Miss Surname

Given Names

Telephone (Home)

Mobile

Date of Birth (DDMMYYYY)

Gender (M/F)

Email

POSTAL ADDRESS

Street Number/PO Box

Street name

Suburb/Town

State

Post code

Occupation

Salary [per annum]

Section 2 – Nominated Life Event Details

If you are currently insured under the Intrust Super group life policy for death only or death & total permanent disablement cover, you may be eligible to elect an additional unit of the same type of cover currently held without providing health evidence as the result of a Nominated Life Event. Please select the Life Event, and attach the requested proof shown below:

- You have purchased a home as your permanent residence and have a mortgage on that residence of \$100,000 or more. A copy of your mortgage is satisfactory proof.
- You have married. A copy of your marriage certificate is satisfactory proof.
- You have divorced. A copy of your divorce is satisfactory proof.
- You or your partner have given birth or adopted a child/children. A copy of the birth certificate or adoption papers which show you as a parent is satisfactory proof.

Section 3 – Eligibility for a Life Event Increase

To be eligible for an additional unit of the same type of cover currently held under the Intrust Super group life policy without providing health evidence as the result of a Life Event, on the date you apply for this increase:

- [a] You are an insured member of Intrust Super with death only or death and total & permanent disablement cover in force on the date the nominated life event occurred; and
- [b] You must be aged less than 55; and
- [c] You have not been declined for cover, or have had any special terms, conditions, restrictions, exclusions or premium loading applied to your cover; and
- [d] You must not be applying for, entitled to, or have been paid a total and permanent disablement benefit or terminal illness benefit from Intrust Super or any other superannuation fund or life insurance policy; and
- [e] You are At Work on the date the Nominated Event occurred and At Work on the date the insurer accepts your application.

Section 4 – Declaration

Furthermore, I acknowledge that:

- I can only apply to increase my cover once for any Life Event; and
- I can only apply to increase my cover once in any 12 month period; and
- My cover will not exceed the maximum benefit provided under the policy; and
- If I do not fully complete this application or I do not sign and date it, I will not be eligible for an additional unit of cover within Intrust Super; and
- My insurance cover will not commence until the Insurer has accepted my application. The additional unit of cover will commence from the date that Intrust Super advises me in writing, subject to the payment of premiums; and
- Limited Cover will apply to the additional unit of cover for the first 24 months after the insurer has accepted your cover. At the end of this 24 month period you must be in Active Employment for 30 consecutive days. The 30 consecutive days will commence on the anniversary date 24 months after the date the additional unit of cover was provided. If you do not meet this requirement, Limited Cover will continue to apply until you have met this requirement; and
- The Insurer may undertake appropriate inquiry and investigation to verify the answers that I have provided. These inquiries and investigations may be made at any time including, but not limited to, when the Insurer is considering this application or at the time of the claim.

I declare that:

- The information I have given on this form and the accompanying supporting information is true and correct; and
- The Life Event nominated in this application form has occurred within 60 days of completing this form; and
- I satisfy the eligibility criteria to apply to increase my cover by one additional unit as the result of nominated Life Event; and
- I have read and understood the Duty of Disclosure above and I have not withheld any information that may affect the Insurer's decision as to whether or not to accept my application for cover.

Signature of member



Date (DDMMYYYY)

Important

Please ensure that you have completed all sections of the Life Events Application Form and attached the satisfactory proof required. Please ensure that you have signed and dated this Life Event Application Form.

Please return this form within 31 days to: Intrust Super, GPO Box 1416, BRISBANE QLD 4001