

Suncorp Employee Superannuation Plan



Confirmation of insurance arrangements after leaving employment form

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Suncorp Portfolio Services Limited (Trustee)
ABN 61 063 427 958 AFSL 237905 RSE L0002059

Use this form to confirm your insurance arrangements after leaving employment with the Suncorp Group

Complete this form if you would like to:

- Apply to reinstate your Income Protection cover and/or
- Change your existing Life only or Life & Total and Permanent Disability (TPD) cover

You do not need to complete this form if you would like your existing Life only or Life & TPD cover to continue automatically as a fixed amount.

Tips to help you complete this form

- Use blue or black pen and CAPITAL letters
- Use a cross 'X' to mark answer boxes
- Read the 'Your duty of disclosure' section
- Complete all sections of the form and sign and date on the last page

Have any questions?

If you'd like help completing this form, or if you have any questions, just call us on 1800 652 489 between 8am and 6pm (Eastern Standard Time) Monday to Friday.

1. Personal details

Suncorp Employee Superannuation Plan account number

Title Single Married De-facto Gender Male Female

Last name

Given name(s)

Date of birth

Daytime phone number Mobile phone number

Email address

2. Insurance cover options

Please choose from the insurance cover options below.

Tick box	Current insurance arrangement	Insurance cover options
<input type="checkbox"/>	Life cover only	Life cover only fixed at \$200,000
<input type="checkbox"/>	Life & TPD cover	Life & TPD cover fixed at \$200,000
<input type="checkbox"/>	Life cover only	Life cover only fixed at \$_____ (must be less than your current sum insured)
<input type="checkbox"/>	Life & TPD cover	Life & TPD cover fixed at \$_____ (must be less than your current sum insured)
<input type="checkbox"/>	Income Protection cover	Reinstate my Income Protection cover

If you are applying to reinstate your Income Protection cover, please ensure you submit this application within 6 months of leaving your employer and complete sections 3 to 8 before completing the declaration and signing in section 9. If you are only making changes to your Death only or Death & TPD cover, please proceed straight to section 9.

Please note:

- Any increases to your Life cover only or Life & TPD cover up to the \$200,000 limit will be provided as 'New Events Cover' only (refer to the Suncorp Employee Superannuation Plan Product Guide (SESP Product Guide) for further details which is available at suncorp.com.au or by contacting us on 1800 652 489). An application exceeding \$200,000 will need to be underwritten by the insurer (if your sum insured is currently below \$200,000), please complete sections 3 to 9.
- If you have applied to have your Income Protection cover reinstated, and your application is accepted, your insurance fees for your Income Protection cover will be based on Suncorp Employee Superannuation Plan 'Individual rates', instead of any 'Standard rates' that may have applied. Please refer to the current SESP Insurance premium rates guide for further details.
- If you had any exclusions or loadings on your insurance cover, these will still continue to apply.

Your duty of disclosure

Please read this before completing the application.

Before a contract of life insurance is entered into with the insurer, we have a duty, under the Insurance Contracts Act 1984, to disclose to the insurer every matter that we know, or could reasonably be expected to know, that is relevant to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms.

This duty of disclosure continues to apply until the contract is entered into. It also applies when the insurer extends, varies or reinstates a contract of life insurance.

This duty, however, doesn't require disclosure of a matter:

- that diminishes the risk to be undertaken by the insurer,
- that's of common knowledge,
- that the insurer knows, or in the ordinary course of their business, ought to know,
- as to which compliance with the duty is waived by the insurer.

As the Insured Person you have the same duty of disclosure and it is a condition of your membership to discharge that duty.

Non-disclosure – If you fail to comply with your duty of disclosure and the insurer would not have entered into the contract if the failure had not occurred, the insurer may avoid the contract within 3 years of entering into it.

If your non-disclosure is fraudulent, the insurer may avoid the contract at any time.

The insurer may elect not to avoid the contract but to vary it by:

- (i) reducing the sum insured in accordance with a formula that takes into account the premium that would have been payable if you had complied with your duty of disclosure; or
- (ii) placing the insurer in the position in which the insurer would have been in if you had complied with your duty of disclosure.

The options to vary the contract are available to the insurer while the contract remains in force.

Where the contract provides Life cover, the insurer may only apply (i) above and must do so within 3 years of entering into the contract.

As the contract is for insurance of your life as the Insured Person, any failure by you to provide information about a matter that you know, or could reasonably be expected to know, is relevant to the insurer's decision whether to give you insurance and, if so, on what terms, may be treated as a failure by us, as the policy owner, to comply with our duty of disclosure.

3. Occupation details (must be completed)

1. Please list your present occupation and industry.

Occupation

Industry

2. a. Describe all duties including the percentage of time spent on each.

Duties (eg. office, manual, site supervision, selling etc)	Percentage of time (%)

Location (eg. office, on site, at home, driving etc)	Percentage of time (%)

b. What date did you cease employment? / /

c. What date does your new position start? / /

d. Will you be gainfully employed on a permanent basis for 15 hours or more per week? Yes No

e. How many hours will you work per week in this occupation? hrs

f. How many weeks will you work per year? weeks

g. What is your annual salary?

h. Are you eligible to be paid or have you lodged (or intend to lodge) a claim for Income Protection under this policy? Yes No

If 'yes', please provide details.

4. Habits (must be completed)

1. Have you ever smoked tobacco or any other substance in the last 12 months? Yes No

5. Residence and travel (must be completed)

1. Were you born in Australia? Yes No
If 'yes', please go straight to question 3.
2. Are you an Australian citizen or do you hold an Australian Permanent resident visa? Yes No
How long have you lived in Australia? Country of birth Visa type
3. Do you travel overseas in your job? Yes No
Countries Purpose
Duration Frequency
4. Do you have definite plans to live or travel overseas in the future? Yes No
If 'yes', please advise Date leaving / / Date returning / /
Countries to be visited Reason for trip

6. HIV (must be completed)

1. Are you suffering from Acquired Immune Deficiency Syndrome (AIDS) or infected with the Human Immunodeficiency Virus (HIV) or are you carrying antibodies to HIV? Yes No
2. In the last 5 years have you or do you intend to:
- | | Yes | No |
|---|--------------------------|--------------------------|
| a. Work as or engage in sexual intercourse with a prostitute? | <input type="checkbox"/> | <input type="checkbox"/> |
| b. Have unprotected anal sexual intercourse with more than one partner? | <input type="checkbox"/> | <input type="checkbox"/> |
| c. Have sexual intercourse with an intravenous drug user? | <input type="checkbox"/> | <input type="checkbox"/> |
| d. Have sexual intercourse with someone you suspect or know to be HIV positive? | <input type="checkbox"/> | <input type="checkbox"/> |

If you have answered 'yes' to any of the above, our underwriters will contact you for further information.

7. Activities (must be completed)

1. In the last 12 months have you taken part or do you have definite intentions to take part in any organised sport or hazardous activity eg football, parachuting, hang gliding, motor sport of any kind, underwater diving, rock climbing, paragliding, caving, mountaineering, ocean racing, martial arts, rodeo, aviation other than as a fare paying passenger on a licensed public service (eg Qantas)? Yes No
If 'yes', please answer question 2 and complete the Activities questionnaire on page 4.
2. Type of activity

8. Activities questionnaire (must be completed if you answered 'yes' to question 1 in Section 7)

Underwater diving

a. Type (scuba, hookah etc) b. What are your qualifications for this activity?

c. How long have you been doing this? d. How often do you do this?

e. Are you professional or amateur?

f. Maximum depth of dives Metres g. Average depth of dives Metres

h. Geographical location

i. Do you dive in wrecks, potholes or caves?..... Yes No

j. Have you ever had a diving accident or diving sickness? (eg. blackout, needed decompression etc)?..... Yes No

k. Do you intend to change the scope of your license/participation? Yes No

If 'yes' to i – k, please provide details.

Motor sports

a. Type (car, bike etc) b. Events (speedway, off road etc)

c. How long have you been doing this? d. How often do you do this?

e. Are you professional or amateur?

f.

Category (eg touring cars)	Class (eg AA/D)	Vehicle & type of fuel	Engine capacity	No. of vehicles in event	Max speed km/hour
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

g. Do you intend to change the scope of your license/participation? Yes No

If 'yes', please provide details.

Flying – power-driven aircraft or conventional glider

a. What type of flying do you do (private, agricultural, ultralight etc)?

b. Total number of hours flown as a pilot? Hrs Number of hours in the past 12 months? Fixed Wing Hrs Helicopter Hrs

c. Number of hours expected in the next year? Fixed Wing Hrs Helicopter Hrs

d. Geographical location

e. What class license do you hold?

f. Do you intend to change the scope of your license?..... Yes No

If 'yes', please provide details.

Abseiling, caving, mountaineering, rock climbing

a. Activity

b. How long have you been doing this? c. How often do you do this?

d. Geographical location

e. Maximum altitude/depth f. Equipment used

g. Maximum grade of climb h. Type (top roping etc)

Other activity

a. Describe activity b. What are your qualifications for this?

c. How long have you been doing this? d. How often do you do this?

e. Geographical location f. Are you professional or amateur?

