

# Suncorp MyStyle Income Protection Cover Policy Alteration Form – Change of Occupation

## Your Details

Policy number	<input type="text"/>		
Title	<input type="text"/>		
Given name	<input type="text"/>		
Surname	<input type="text"/>		
Date of birth	<input type="text" value="DD / MM / YYYY"/>	Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female
Address	<input type="text"/>		
		State	Postcode

## Contact Details

Home	<input type="text"/>	Mobile	<input type="text"/>
Email	<input type="text"/>		
Preferred Contact Number:	<input type="checkbox"/> Home <input type="checkbox"/> Mobile		
Preferred Contact Time:	<input type="checkbox"/> Morning (9am – 12 noon) <input type="checkbox"/> Afternoon (12 noon – 4.30pm)		

**Please note: completion of this form does not guarantee your application will be accepted**

## Your Duty of Disclosure

### Life Insurance

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

Your duty, however, does not require disclosure of a matter:

- that diminishes the risk to be undertaken by us
- that is of common knowledge
- that we know, or in the ordinary course of our business, ought to know, or
- as to which compliance with your duty is waived by us.

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

We may elect not to avoid your contract but to vary it by:

- 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. If your contract provides cover on death, we may only exercise this right within 3 years of entering into the contract with you; or
- placing us in the position in which we would have been in if you had complied with your duty of disclosure. This right does not apply if your contract provides cover on your death.

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

This duty continues to apply until the insurer notifies you that the risk has been accepted. It also applies when you extend, vary or reinstate a contract of life insurance.

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

## Privacy Statement

Suncorp is subject to the Privacy Act 1988 and has a Privacy Statement that explains how we handle the information we collect about you. For a copy of the Suncorp Privacy Statement, please visit [www.suncorp.com.au](http://www.suncorp.com.au) or refer to your Product Disclosure Statement which was provided to you. Alternatively you can contact us on 1800 455 389.

## Brief Personal Statement

Any changes made to this questionnaire are to be initialled by the insured person listed on the policy schedule.

### Change of occupation

Please select one of the categories below which best describes your occupation:

Occupation	Description of Occupation Categories	Examples of Occupations
<input type="checkbox"/> White Collar Professional	<p>This category applies to you if you can say yes to <b>ALL of the following</b>:</p> <ul style="list-style-type: none"> <li>– I earn over \$100,000 per annum</li> <li>– I have a university qualification directly related to my occupation</li> <li>– I work in a clerical or sedentary business environment where I don't perform any manual or physical work</li> </ul> <p><b>Tip:</b> If you are a white collar worker but you do not earn a minimum of 100,000 p.a. or you do not have a degree related to your employment, you may find <b>White Collar and Other Non-Manual Worker</b> more suited to your situation.</p>	<p>Accountant Architect Business Analyst/ Consultant Computer Programmer Executive Financial Advisor Human Resources Manager Lecturer Manager/Managing Director</p>
<input type="checkbox"/> Medical Specialist	<p>This category applies to those who specialise in the medical profession who can say yes to <b>ALL of the following</b>:</p> <ul style="list-style-type: none"> <li>– I earn over \$100,000 per annum</li> <li>– I have a university qualification directly related to my occupation</li> <li>– I do not perform any manual or physical work</li> </ul> <p><b>Tip:</b> If you specialise in the medical profession but you do not earn a minimum of \$100,000 p.a. or you do not have a degree related to your occupation, you may find <b>White Collar and Other Non-Manual Worker</b> more suited to your situation.</p>	<p>Anaesthetist General Practitioner (GP) Orthodontist Psychiatrist Psychologist Radiologist Surgeon</p>
<input type="checkbox"/> Legal Specialist	<p>This category applies to those who specialise in the legal field who can say yes to <b>ALL of the following</b>:</p> <ul style="list-style-type: none"> <li>– I earn over \$100,000 per annum</li> <li>– I have a university qualification directly related to my employment in the legal profession</li> <li>– I work in a clerical/sedentary business environment and do not perform any manual or physical labour</li> </ul> <p><b>Tip:</b> If you specialise in the legal profession but you do not earn a minimum of \$100,000 p.a. or you do not have a degree related to your employment, you may find <b>White Collar and Other Non-Manual Worker</b> are more suited to your situation.</p>	<p>Barrister Magistrate Solicitor Lawyer QC (Queen's Counsel)</p>
<input type="checkbox"/> White Collar	<p>This category applies if you are a white collar sedentary worker who does <b>no physical work</b>; <b>OR</b> You can say yes to <b>ALL of the following</b>:</p> <ul style="list-style-type: none"> <li>– I'm required to perform some light physical work</li> <li>– I have a university qualification</li> <li>– I work exclusively indoors</li> </ul> <p><b>Tip:</b> If you perform some light physical work but do not have a university qualification (but rather a trade or industry qualification), please see <b>Light Manual - Trade or Industry Qualified</b>.</p>	<p>Administrative Assistant/ Clerical Business Analyst Call Centre Agent Graphic Designer Personal Assistant Web Developer Acupuncturist Osteopath/Physiotherapist Podiatrist Veterinarian - large animals</p>
<input type="checkbox"/> Other Non Manual Worker	<p>Select this category if you don't perform manual or physical work AND your job isn't necessarily limited to an office</p>	<p>Journalist Lab Technician Property Manager Real Estate Agent Retail / Sale / Salesperson Surveyor Teacher</p>
<input type="checkbox"/> Light Manual - Trade or Industry Qualified	<p>Select this category if you are trade or industry qualified, performing some light manual / physical work AND You can say yes to <b>ALL of the following</b>:</p> <ul style="list-style-type: none"> <li>– I do not work at heights above 15 metres</li> <li>– I do not work underground</li> <li>– I do not work with explosives or hazardous chemicals</li> <li>– I do not work overseas or offshore</li> </ul>	<p>Beautician Foreman / Supervisor Hairdresser Licensed Electrician Mechanic Nurse</p>

Occupation	Description of Occupation Categories	Examples of Occupations
<input type="checkbox"/> Manual Labour	Select this category if you are skilled or semi-skilled in manual work and can say yes to <b>ALL of the following</b> : – I do not work at heights above 15 metres – I do not work underground – I do not work with explosives or hazardous chemicals – I do not work overseas or offshore <b>Tip:</b> If you perform manual labour but you do not have a qualification, you may find the Extra Consideration Occupation category is more suited to your situation.	Bricklayer Panel Beater Builder Concreter Courier – car/van Plasterer Stone Mason Suburban driver - eg. Bus, Courier, Taxi, Truck (except Tow Truck) Tiler
<input type="checkbox"/> Extra Consideration Occupation	Select this category if you can say yes to <b>ANY of the following</b> : – I am unskilled manual worker – I am an actor, singer, entertainer, musician, disc jockey – I am in the adult entertainment industry – I am a professional sportsperson – I am in the armed services – I work at heights above 15 metre – I work underground – I work with explosives or hazardous chemicals – I work overseas or offshore	Broadcaster Courier – motor or pushbike Diving Instructor/Diver Exotic Dancer Labourer Scaffolder Shot Blaster Tow Truck Driver Trades Assistant/Labourer Tree Surgeon Window Cleaner
<input type="checkbox"/> Not Working Full Time	Select this category if you can say yes to <b>ANY of the following</b> : – On average I work less than 20 hours per week – I am unemployed – I am a full time student – I perform home duties full time	Full time student Home duties full time Unemployed

## Declaration

I agree that:

- The original application form for this policy, as varied by this application and the Brief Personal Statement (Statement), shall form the basis of the contract with Suncorp for an alteration to this policy.
- If this application is accepted, acceptance will be based on the truth of the answers made in the Statement.

I declare that the statements made in this Statement are true and complete and agree that they shall form part of the application for insurance and shall be relied upon by Suncorp in deciding whether to accept an alteration including the premiums and terms to offer.

To the extent that if the answers are not in my own handwriting they have been checked by me and I certify that they are correct to the best of my knowledge.

I have read and acknowledge the Duty of Disclosure to Suncorp and understand that this duty continues to apply until the insurance applied for has been accepted by Suncorp. I also acknowledge that the Duty of Disclosure will also apply if I extend, vary or reinstate a contract of insurance.

I have read and understood the Suncorp Privacy Statement.

I consent to Suncorp using my personal information for the purposes outlined in that privacy statement and to Suncorp disclosing my personal information to (and obtaining information from) other parties including the parties mentioned in that statement, for the disclosed purposes.

I understand that the insurance application, where applied for, will not become effective until my application is accepted by the insurer in writing.

Signature of the person whose life is to be insured:

Date:

Name:

**Please return this form to Life Customer Service:**

**Fax:** 1300 552 345

**Email:** [suncorplife@suncorp.com.au](mailto:suncorplife@suncorp.com.au)

**Mail:** GPO Box 3950, Sydney NSW 2001

**If you have any queries, please call us on 1800 455 389.**