

Suncorp Brighter Super[®]

Application for reinstatement of Income Protection after leaving employer

Issued 1 April 2022

Use this form to reinstate your Income Protection cover attached to your Suncorp Brighter Super account after leaving your employer

Tips to help you complete this form

- Use blue or black pen and CAPITAL letters
- Use an (X) to mark answer boxes
- 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 13 11 55 between 9am and 5pm (AEST) Monday to Friday.

Important information

You have six months from the date you left your employer who set up your Brighter Super account, to apply to have your cover reinstated with limited 'underwriting'. If accepted, your insurance fees will be based on individual rates. Any member selected Income Protection will continue automatically.

Duty to take Reasonable Care

When you apply for insurance, you are treated as if you are applying for cover under an individual consumer insurance contract. A person who applies for cover under a consumer insurance contract has a legal duty to take reasonable care not to make a misrepresentation to the Insurer before the contract of insurance is entered into.

A misrepresentation is a false answer, an answer that is only partially true, or an answer which does not fairly reflect the truth.

This duty also applies when extending or making changes to existing insurance, and reinstating insurance.

If you do not meet your duty

If you do not meet your legal duty, this can have serious impacts on your insurance. Under the *Insurance Contracts Act 1984 (Cth)* there are a number of different remedies that may be available to the Insurer. They are intended to put the Insurer in the position it would have been in if the duty had been met. For example, the Insurer may:

- avoid the cover (treat it as if it never existed);
- vary the amount of the cover; or
- vary the terms of the cover.

Whether the Insurer can exercise one of these remedies depends on a number of factors, including:

- whether reasonable care was taken not to make a misrepresentation. This depends on all of the relevant circumstances.
- what the Insurer would have done if the duty had been met – for example, whether it would have offered cover, and if so, on what terms
- whether the misrepresentation was fraudulent; and
- in some cases, how long it has been since the cover started.

Before any of these remedies are exercised, the Insurer will explain the reasons for its decision, how to respond and provide further information, and what you can do if you disagree.

Guidance for answering the questions in this form

You are responsible for the information provided to the Insurer. When answering questions, please:

Think carefully about each question before you answer. If you are unsure of the meaning of any question, please ask us before you respond.

Answer every question.

Answer truthfully, accurately and completely. If you are unsure about whether you should include information, please include it.

Review your application carefully before it is submitted. If someone else helped prepare your application (for example, your adviser), please check every answer (and if necessary, make any corrections) before the application is submitted.

Please note that there may be circumstances where the Insurer later investigates whether the information given to it was true. For example, it may do this when a claim is made.

Changes before your cover starts

Before your cover starts, the Insurer may ask you whether the information that has been given as part of your application for insurance remains accurate or whether there has been a change to any of your circumstances. As any changes might require further assessment or investigation, it could save time if you let us or the Insurer know about any changes when they happen.

If you need help

It's important that you understand your obligations and the questions that are being asked. Please contact us for help if you have difficulty understanding the process of obtaining insurance or answering any questions.

Please also let us know if you're having difficulty due to a disability, understanding English or for any other reason – we're here to help and can provide additional support.

Details of person to be insured

Account number*	<input type="text"/>							
Title*	<input type="text"/>	Marital status	Single <input type="checkbox"/>	Married <input type="checkbox"/>	De-facto <input type="checkbox"/>	Gender*	Male <input type="checkbox"/>	Female <input type="checkbox"/>
Last name*	<input type="text"/>							
Given name(s)*	<input type="text"/>							
Date of birth*	<input type="text" value="DD / MM / YYYY"/>							
Daytime phone number	<input type="text"/>	Mobile phone number*	<input type="text"/>					
Email address*	<input type="text"/>							

*mandatory field

Occupation details

1. List your present occupation and industry.

Occupation^

Industry

^ A list of occupations can be found in the Suncorp Brighter Super insurance premium rates guide available on our website at suncorp.com.au/super.

2. a. Describe all duties including the percentage of time spent in 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 work with your previous employer?
- 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.

Residence and travel

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

Habits

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

HIV

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:
- a. Work as or engage in sexual intercourse with a prostitute? Yes No
 - b. Had unprotected anal sexual intercourse with more than one partner? Yes No
 - c. Have sexual intercourse with an intravenous drug user? Yes No
 - d. Have sexual intercourse with someone you suspect or know to be HIV positive? Yes No

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

Activities

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 below.

2. Type of activity

Activities questionnaire (must be completed if you answered 'yes' to question 1 in the previous "Activities" section)

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
- g. Average depth of dives
- 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
- l. 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"/>
- 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
- c. Number of hours expected in the next year? Fixed Wing hrs Helicopter
- 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?

Declaration by the Insured Person

By completing and signing this form **I acknowledge that:**

- I've read the Suncorp Brighter Super PDS and have received and accepted this offer in Australia. If I've received this offer electronically, I've printed all pages of the document.
- I've read this application form and confirm that the answers given are my true and complete answers, even if the answers either in this form or any attachment, aren't in my handwriting, I declare that they have been correctly written down at my dictation.
- I've read my Duty to take Reasonable Care and haven't withheld any information material to the Insurer and understand that this duty continues to apply and that the insurance applied for won't become effective until the Trustee advises the risk has been accepted.
- Before or at the time I provided any personal information, I've read and understood the Your Privacy information contained in this form.
- I may request access to my personal information by contacting you, although I may in some circumstances not be granted access to it. Also, I acknowledge that if the personal information requested from me isn't provided to you, then you may not be able to provide services covered in the Your Privacy information contained in this form.
- I acknowledge Income Protection has a specific exclusion for disability caused directly or indirectly by war.

I consent to the Trustee collecting, using and disclosing my personal information, including sensitive information, in accordance with the Your Privacy information contained in this form. This includes:

- the use of personal information about me by the Trustee (if applicable) for the purposes of providing insurance through my membership of Suncorp Brighter Super, including to assess and decide whether to agree to an application and on what terms (if any) or any amendment or increase of any insurance provided; to provide and manage the insurance cover relating to an application that has been accepted; to investigate and, if covered, manage and pay any claims made in relation to any insurance I have with you; and
- the disclosure of personal information about me by the Trustee (if applicable) to, and obtaining personal information from, other parties for any of these purposes. These other parties include my adviser, loss assessors and claim investigators, other insurance companies and reinsurers, mailing houses, claims reference providers, research and telephone service providers, hospitals, medical and other health professionals, government departments, other trustees, legal and other professional advisers and other service providers.

If I've disclosed personal information about any other person, I confirm that I'm authorised to disclose personal information about that person and to consent to its use and disclosure to other parties (and obtaining other personal information about that person from other parties) for the purposes above.

Signature of insured person

Signature of the Person to be Insured

Date

Print full name

Where to send the form

Please send the completed form and any required attachments to:

Mail: Suncorp Super
GPO Box 2585
Brisbane QLD 4001 Australia

Email: super@spsl.com.au

Your privacy is important to us. We may collect, use, disclose and handle your personal information in the manner set out below.

What is 'personal information'?

Personal information is information or an opinion, whether true or not, about a person whose identity is apparent from the information or opinion. Personal information includes any information we collect from you directly or from another party such as your employer, another superannuation fund, your financial adviser or another personal representative, as well as publicly available sources. It includes your name, address, date of birth, tax file number, contact details and any other information you provide to us either directly or through a website, a third party or via a service provider.

Personal information also includes 'sensitive information'.

What is 'sensitive information'?

Sensitive information is information or an opinion about a person's racial or ethnic origin, political opinions, religious beliefs, membership of a professional association or trade union, sexual preferences, criminal record, health information or genetic information.

Why do we collect personal information?

We only collect personal information about you where it is necessary to establish and administer our products and services on your behalf and to keep you up to date with important changes that could affect your super or your insurance. We also collect personal information from non-members to provide information about our products and services.

We handle personal information with the highest level of care and in line with the Privacy Act 1988 ("Act") and the Australian Privacy Principles ("APPs"). Where it is reasonable and practical we will collect the information directly from you.

We will notify you when we collect your personal information from a third party and why it has been collected. We will take reasonable steps to make sure you and the third party are aware of this policy in relation to the information we collect.

We may be required to collect personal information in accordance with superannuation and taxation laws and any other relevant legislation.

In the event we receive unsolicited personal information about you from other sources, we will destroy or de-identify the information as soon as practicable if it is lawful and reasonable to do so.

We will not collect sensitive information about you without your consent and only where the information is reasonably necessary to administer our products and services. Exceptions will apply where the information is required under Australian law or in other circumstances under the Act.

We will collect health information about an individual in order to provide death and disability insurance.

What happens if you don't give us your personal information?

If you decide not to provide your personal information to us, we may not be able to provide you with our products or services. Many of our products and services require us by law to collect your personal information to identify who we are dealing with.

How we use and disclose your personal information

We collect, use, hold and disclose your personal information generally to establish and administer our products and services.

Personal information is primarily used by us to:

- start and maintain a correct superannuation account/record for you;
- identify you and your superannuation entitlements;
- accurately calculate the amount of benefit you should receive;
- assess, manage and pay any claims you may be entitled to, including claims that contain an insured component;
- communicate with you and provide advice about your superannuation and insurance cover;
- provide information to you about our products and services.

Personal information may also be:

- disclosed by us to our insurers so we can provide you insurance cover;
- used by us or a trusted supplier to undertake market research with you;

- used by us to search the Australian Taxation Office's lost member register;
- disclosed by us to our trusted suppliers such as mailing houses or market research organisations so they can complete a business activity for us;
- disclosed by us to government agencies to comply with legislation (such as the Income Tax Assessment Act 1997);
- disclosed by us to software administrators and assurance providers so that they can complete a business activity for us;
- used or disclosed for another purpose that is related to our functions or activities.

If you don't want us to use your personal information for marketing and research purposes, you can opt out at any time by contacting us and letting us know.

We will not sell or lease personal information to third parties. We will only distribute personal information when required by law.

We may disclose your personal information to your financial adviser or other third party but only after that person has provided us with their explicit authorisation for that disclosure to occur. Such authorisation is required in writing and a person will be required to provide proof of identity before the authorisation is accepted.

We may be required to collect and use certain government related identifiers such as tax file numbers or Centrelink references to provide certain services to you. We do not adopt government identifiers as a customer identifier. We will not use government identifiers in any way which is inconsistent with the purpose for which they were originally issued unless it is authorised by Australian law, or by a court or tribunal order.

Can your personal information be disclosed overseas?

We don't outsource any of our primary business functions to a service provider located overseas. However, we engage third parties to provide services to us that support our primary functions of providing products and services to customers. These business partners or service providers may be located overseas and may not be subject to Australian privacy laws or standards.

Further, our insurers may disclose your personal information to third party recipients (including business partners, service providers and related companies) which are located outside Australia and/or are not established in, or do not carry on business in, Australia. Insurers are required to comply with the Act and the APPs.

Recipients of your personal information supplied by us to provide you with products and services, including insurance benefits, may be located in Brazil, Canada, China, Fiji, India, Indonesia, Israel, Japan, Malaysia, New Zealand, Philippines, Singapore, South Africa, the United Kingdom, USA and members of the European Union.

Can you access your personal information?

If you're registered, you can access your personal account information through your online account at any time. In this secure service, you can check your details such as your date of birth, address and account information and can also make changes to some of these details if needed.

If you don't have access to your online account, you can change your details by contacting us. We will have to conduct an identity check to establish your identity prior to considering any changes.

If you believe personal information that we hold about you is inaccurate, incomplete, or not up-to-date, please let us know and we will take steps to correct it at no charge. Sometimes changes to your information cannot be made. If we don't correct or change the information that we hold about you at your request, we will give you a written notice including reasons for refusal, generally within 30 days of the request. If you are not satisfied with the reasons provided, you may submit a complaint. You may request us to attach a statement with your personal information record stating that you believe your personal information held with us is inaccurate, out-of-date, incomplete, irrelevant or misleading.

There may be some situations where we will not be able to provide you with access to your personal information. These situations may include where the access would have an unreasonable impact on the privacy of others, the information relates to existing or anticipated legal proceedings, providing access would be unlawful, or we have reason to

suspect that unlawful activity or misconduct of a serious nature is being or may be engaged in. Our Complaints Officer can advise if any of these situations apply to your circumstances.

Can your personal information be used for direct marketing?

We may use your personal information to send you marketing materials and information about our products and services. The materials may be sent in various forms including email, mail, SMS and social media. If you have a preference for the type of communication used, we will endeavour to use that type whenever practical to do so. Personal information collected from you may be used to provide updates and promotional information about us and our products and services, such as upcoming sponsorship events.

If you want to opt out of receiving marketing materials, you should contact us.

We will not share or provide your personal information to other organisations other than as outlined in our privacy policy.

Our privacy policy

Our privacy policy contains information about how to make a complaint about an alleged breach of your privacy and how we'll deal with your complaint, as well as other important information about how your personal information is collected, used and disclosed. You can view our privacy policy at suncorp.com.au/super/privacy. A paper copy of our privacy policy can be provided free of charge on request.