

Life Events Increase Application Form

For BUSSQ members

Instructions for completing this form

- All sections must be completed in black or blue ink and in BLOCK CAPITAL letters.
- Please attach the required documents set out in Section 3.
- Please return the completed form along with the attachments to: BUSSQ, GPO Box 2775, Brisbane QLD 4001 or email to super@bussq.com.au

When to use this form

Please complete this form if you:

- currently hold Death only cover or Death and Total and Permanent Disablement (TPD) cover; and
- wish to increase your Death only or Death and TPD cover (as applicable) by 25% (subject to a maximum of \$200,000) under Life Events Cover.

Life Events Cover (also known as Future Insurability) allows you to increase your Death only cover or Death and TPD cover without having to provide medical evidence when a specific life event occurs.

A specific life event is any of the following:

1. Marriage or the continuation of an interdependent relationship* for two years or more.
2. Birth or adoption of a child.
3. Child starting secondary school.
4. Taking out or increasing a mortgage on a principal place of residence in excess of \$100,000.
5. Taking out a new business loan in excess of \$100,000 or increasing an existing business loan by at least \$100,000 for a business of which you are a 'key person'.

You can only apply to increase your cover under Life Events Cover if:

- you have not had a previous application for insurance declined by Zurich
- you are aged less than 55 years when the specific life event occurs
- you have not made or you are not entitled to make a claim in relation to your insurance cover (including Income Protection cover) through BUSSQ
- you have not increased your cover under Life Events Cover in the previous 12 months
- you have not increased your cover under Life Events Cover on three previous occasions
- this application is made within six months (or 180 days) of the specific life event occurring
- if the specific life event is marriage, you have not previously increased your cover under Life Events Cover because of marriage.

* Two people have an interdependent relationship if:

- they have a close personal relationship
- they live together
- one or each of them provides the other with domestic support, personal care and financial support.

A person with a disability living in an institution may also qualify. Friends or flatmates just sharing accommodation or people providing care under employment contracts or on behalf of a government, charitable or benevolent organisation do not qualify.

Please refer to the most recent version of the BUSSQ Super Product Disclosure Statement (PDS) for full terms and conditions that apply to your application.

Duty to take reasonable care not to make a misrepresentation

When applying for insurance, there is a legal duty to take reasonable care not to make a misrepresentation to the insurer when applying for insurance. To meet this duty, you must also take reasonable care not to make such a misrepresentation.

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 or recommencing insurance.

If you do not meet your duty

Not meeting your legal duty can have serious impacts on your insurance. Your cover could be avoided (treated as if it never existed), or its terms may be changed. This may also result in a claim being declined or a benefit being reduced.

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

About this application

When you apply for life insurance, we conduct a process called underwriting. It's how we decide whether we can provide cover, and if so on what terms and at what cost.

We will ask questions we need to know the answers to. These will be about personal circumstances, such as your health and medical history, occupation, income, lifestyle, pastimes, and current and past insurance. The information given to us in response to our questions is vital to our decision.

When you apply for insurance benefits through a superannuation fund, or ask to extend or make changes to existing insurance benefits, the fund trustee may pass on to us personal information you provide to them. You also therefore need to take reasonable care not to make a misrepresentation when providing this information to the fund trustee.

Guidance for answering our questions

You are responsible for the information you provide to us. When answering our questions, you should:

- think carefully about each question before answering. 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. Please don't assume we will ask others such as your doctor
- review your application carefully. If someone else helped prepare your application, please check every answer (and if necessary, make any corrections).

Changes before your cover starts

Before your cover starts, please tell us about any changes that mean you would now answer our questions differently. It could save time if you let us know about any changes as and when they happen. This is because any changes might require further assessment or investigation.

Notifying the insurer

If, after the cover starts, you think you may not have met your duty, please tell us immediately and we'll let you know whether it has any impact on the cover.

If you need help

It's important that you understand this information and the questions we ask. Ask us for help if you have difficulty answering our questions or understanding the application process.

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 for anyone who might need it. You can have a support person you trust with you.

1. Member details

BUSSQ membership number

Title Mr Mrs Ms Miss Doctor Other

Surname Given name(s)

Date of birth (dd/mm/yyyy) / / Male Female

Residential address (this cannot be a PO Box)

Street

Suburb State Postcode

Country

Home phone Work phone Mobile phone

Email

I authorise Zurich's underwriting service representative to contact me by phone if further information is required.

I can be contacted during the following times:

Monday Tuesday Wednesday Thursday Friday Any business day

Between am/pm and am/pm

Please tick your preferred contact method:

home phone work phone mobile phone

2. Eligibility

Please tick the appropriate box.

a. I wish to apply for additional Death Only cover or Death and TPD cover

b. I confirm that:

- In the event of marriage, I have not previously obtained more cover under Life Events Cover because of marriage True False
- I have not made, nor am I entitled to make a claim in relation my insurance cover through BUSSQ True False
- as at the date of the specific life event, I was aged below 55 years True False
- I have never had an application for cover declined by Zurich True False
- I have not increased my cover under Life Events Cover in the previous 12 months True False
- I have not increased my cover under Life Events Cover on three previous occasions True False

If you answered 'False' to any of the statements in Section 2, you cannot proceed with this application to obtain more cover. To find out how else you can apply for more cover, call BUSSQ on 1300 773 776.

3. Life Event

Please select one by ticking the appropriate box:

Life event	Date of event (dd/mm/yyyy)	Documents required
<input type="radio"/> Marriage	/ /	A copy of your marriage certificate.
<input type="radio"/> Involvement in an interdependent relationship for two years or more	/ /	Written proof of two-year interdependent relationship that can take the form of: <ul style="list-style-type: none"> a copy of legal documents showing joint finances and commitment (e.g. lease, mortgage, property title, Will, power of attorney, joint bank account or utility bills in joint names); or at least two statutory declarations from other people who can confirm the nature of your relationship.
<input type="radio"/> Birth of a child; or <input type="radio"/> Adoption of a child	/ /	<ul style="list-style-type: none"> A copy of the birth certificate of your child; or a copy of adoption papers confirming that you have adopted a child.
<input type="radio"/> Child started secondary school	/ /	<ul style="list-style-type: none"> A copy of letter of enrolment/admission from secondary school; and a copy of the birth certificate or adoption papers of your child or adopted child.
<input type="radio"/> Taken out a mortgage through an accredited mortgage provider in excess of \$100,000 on principal residence; or <input type="radio"/> Increased mortgage through an accredited mortgage provider on principal residence by more than \$100,000 (Excludes re-draw and refinancing)	/ /	Written confirmation from your mortgage provider(s) of either: <ul style="list-style-type: none"> the amount and effective date of the mortgage, if a new mortgage; or if increased mortgage – the amount of the mortgage immediately preceding the increase, the effective date of the increase and the current level of the increased mortgage.
<input type="radio"/> Taken out a new business loan through accredited mortgage provider in excess of \$100,000; or <input type="radio"/> Increased an existing business loan through accredited mortgage provider by at least \$100,000 (Excludes re-draw and refinancing)	/ /	Written confirmation from your existing loan provider(s) of either: <ul style="list-style-type: none"> the amount and effective date of the loan, if a new business loan; or if increased business loan – the amount of the loan immediately preceding the increase; the effective date of the increase and the current level of the increased loan, whether with an existing or different loan provider.

4. Declaration and signature

I, whose signature appears below, declare that:

- I have read and understood the BUSSQ Super PDS.
- I have read and understood all the questions in this application form, and all the answers I have provided in this application form are true and complete (including those not in my own handwriting).
- I understand that all the information I have provided in this application form, along with any other statements made or evidence provided in connection with this application, will be used by Zurich to determine my application.
- I understand that the increased amount of insurance I have applied for will not become effective until I am notified in writing that Zurich has accepted my application.
- I am not eligible to make a claim under BUSSQ's insurance policy with Zurich.
- I understand that if this application is approved, my insurance cover will increase by 25% of the amount of cover I had at the time of the specific life event, subject to a maximum of \$200,000.
- I understand and accept that all the terms and conditions, including extra cost options or special conditions such as premium loading or exclusions, that currently apply to my existing cover will also apply to any increased cover.
- I have read and understood my duty to take reasonable care not to make a misrepresentation and that the statements and answers provided in this Questionnaire are true, accurate and complete.
- I acknowledge that if I do not complete this form correctly or I do not sign and date this Declaration, my application will not be considered by Zurich.
- I authorise any person named in this application form to verify any aspect of it, and disclose any information that they may possess about me to Zurich in relation to my application.
- I authorise the collection, use and disclosure of my personal information for the purposes of processing this application and the administration of BUSSQ insurance policy with Zurich, as outlined in Zurich's Privacy Statement (provided in Section 5 below). I understand that Zurich may not be able to process my application or administer the policy without this consent.

Signature of member

X

Date (dd/mm/yyyy) / /

5. Privacy Statement

In this section, 'we', 'us' and 'our' refers to Zurich Australia Limited. 'You' and 'your' refers to policyowners and life insureds.

We are bound by the *Privacy Act 1988* (Cth). Before providing us with any personal or sensitive information, read this outline to understand what we'll do with your information. If you're not the only person providing information, then the other people providing information need to know this too.

We collect and use personal information to manage your insurance. We collect, use, process, and store personal information and, in some cases, sensitive information about you for several purposes. Purposes include complying with our legal obligations, assessing your application for insurance, managing the insurance, improving customer service or products, managing claims and dealing with potential misrepresentation. If you don't agree to provide us with the information, we may not be able to process your application, manage your cover or assess your claims. Other than from you, we may also collect information from government offices and third parties to assess an application or a claim.

By providing us or your intermediary with your information, you consent to our use of this information which includes us sharing your information with other parties where relevant for the purposes. Other parties can include the policy owner, your intermediary, affiliates of the Zurich Insurance Group Ltd, other insurers and reinsurers, our service providers, our banking gateway providers and credit card transaction processors, and our business partners. It also includes other organisations in an alliance with us to co-issue, distribute, improve, manage and administer our products and services (including health services), carry out business functions and undertake analytic activities. We may also use or disclose your information as authorised or required by law within Australia or overseas.

These are the relevant Australian laws that may apply:

- *Australian Securities and Investment Commissions Act 2001*
- *Corporations Act 2001*
- *Insurance Contracts Act 1984*
- *Life Insurance Act 1995*
- *Superannuation Industry (Supervision) Act 1993*
- *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*
- *Anti-Money Laundering and Counter-Terrorism Financing Rules Instrument 2007 (No. 1)*
- *Income Tax Assessment Act 1936*
- *Income Tax Assessment Act 1997*
- *Taxation Administration Act 1953*
- *Superannuation Guarantee (Administration) Act 1992*
- *Small Superannuation Accounts Act 1995*
- *Superannuation (Unclaimed Money and Lost Members) Act 1999*
- *Superannuation (Resolution of Complaints) Act 1993*
- *Superannuation (Government Co-contribution for Low Income Earners) Act 2003*
- *Family Law Act 1975 (Part VIII B)*.

We must also comply with updates to these laws and any associated regulations. In addition to these, other acts may require or authorise us to collect your personal information.

We may use personal information (but not sensitive information) collected about you to tell you about other products and services we offer, including health services and reward programs. If you don't want your personal information to be used in this way, please contact us on 1800 199 414.

If you want to know more

We can provide:

- a list of service providers and business partners that we typically may share your information with
- a list of countries in which recipients of your information are likely to be located
- details of how you can access or correct the information we hold about you
- information about how to make a complaint.

For further information about our Privacy Policy please refer to the Privacy link on our homepage zurich.com.au, contact us by phone on 1800 199 414 or email us at privacy.officer@zurich.com.au.

Our data commitment

We understand that data security is an important concern. You can rest assured that we'll:

- keep your data safe
- never sell personal data
- not share personal data without being transparent about it
- put data to work so we can better protect you.

BUSSQ

Phone: 1800 692 877

Email: super@bussq.com.au

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