

# Optimiser occupational risk rating change form

OIOR



right by your side

Please download, complete and email this form back to us to change the occupational risk rating that applies to your insurance cover with Brighter Super. Unless we have a Blue Collar or Professional occupation already recorded for you, the occupational rating of White Collar will apply to your cover.

## You can apply to change your rating to one of the options below:

<b>Professional</b>	(a) If you are a professional white-collar worker with a university degree qualification relevant to your field (e.g. lawyer, doctor, solicitor, accountant, any member of a professional institute or a member registered by a government body) and you spend at least 80% of your total working time in an office or similar environment carrying out those office-based duties;  <b>OR</b>  (b) You are an executive or senior managerial white-collar worker employed by an independent employer earning an annual salary package in excess of \$100,000 (including any superannuation contributions made by or for your employer to Brighter Super) and you spend at least 80% of your total working time in an office or similar environment carrying out those office-based duties.
<b>White Collar</b>	If you are engaged in an occupation which is administrative, clerical or sedentary and you spend at least 80% of your total working time in an office or similar environment carrying out those office-based duties.
<b>Blue Collar</b>	You're engaged in an occupation which is not Professional or White Collar.

The cost of your insurance will be matched to your occupational risk rating. For the full definitions of the occupational ratings and costs, please refer to the *Optimiser Insurance guide*.

If you are a Corporate Employee<sup>1</sup> member, you can apply to change your occupation category once you leave your employer. Otherwise, the Corporate Employer's occupation plan rating will apply to your cover and insurance fees whilst you're employed by the Corporate Employer.

## Personal Details Brighter Super respects your privacy. All personal information collected is protected in line with Brighter Super's Privacy policy.

<b>Member number</b>	<b>Title</b>	<b>Given name/s</b>	
<b>Surname</b>	<b>Date of birth</b> / /		<b>Gender</b>
<b>Email*</b>	<b>Phone number</b>		
<b>Address</b>			
<b>Suburb/town</b>	<b>State</b>	<b>Postcode</b>	

\* The email address provided may be used to send information of a sensitive and personal nature.

<sup>1</sup> Corporate members are employees of the Suncorp Group, ConocoPhillips Australia Operations Pty Limited, Arcadis Australia Pacific Pty Ltd, NRI Australia Limited, Australian Regional Wholesalers P/L, the Perron Group, Rexel Electrical Supplies Pty Ltd, Technology One Limited, RACT Insurance Pty Ltd, LJ Hooker Corporation Ltd, Knight Frank and NTI Limited.

## 1 Change your operational risk rating

Please complete this section to change your occupational classification, please answer all the following questions:

1. What is the name of your current employer?

---

2. What is your main occupation?

---

3. Are you engaged in any other occupations?  
If **yes**, please specify your occupation(s).

Yes  No

---

4. Do you spend at least 80% of your total working time in an office or similar environment performing administrative, clerical or sedentary type duties?  
(This includes the total time spent in all occupations as advised in questions 2 & 3 above)

Yes  No

5. Do you have a university qualification relevant to your field?  
(eg lawyer, doctor, solicitor, accountant, any member of a professional institute or a member registered by a government body)

Yes  No

6. Do you have an executive or senior management role in your company?  
You have an executive or senior management role with an independent employer earning an annual salary package in excess of \$100,000  
(including any superannuation contributions made by, or on behalf of, your employer)

Yes  No

**Please note:** If you are a Corporate Employee member, you can only apply to change your occupation category once you have ceased employment with your corporate employer.

### Important information

Insurance cover is provided by TAL Life Limited (TAL) (ABN 70 050 109 450 AFSL 237848 ) and subject to the terms and conditions of the insurance policy issued by TAL to LGIAsuper Trustee (ABN 94 085 088 484, AFSL no. 230511) as trustee for LGIAsuper (ABN 23 053 121 564) trading as Brighter Super. In this document, Brighter Super may refer to the Trustee or LGIAsuper as the case may be. Brighter Super products are issued by the Trustee on behalf of LGIAsuper. The Trustee is an authorised MySuper product provider (Product number 23 053 121 564 638).

You should read the *Optimiser Insurance guide* for a summary of the terms and conditions of the insurance policy. You can download the guide from [brightersuper.com.au](http://brightersuper.com.au) or contact Brighter Super on **1800 444 396** if you would like a copy of the policy.

Your application will be assessed by TAL and Brighter Super will notify you of the outcome in writing. Changing your occupational risk rating will change the premium you pay, but not the amount of your cover.

Before deciding to replace any existing cover, you should compare and consider the policy terms and conditions to work out if the insurance cover is right for you.

If you decide to replace existing cover you hold with another Superannuation Fund or insurer, please do not cancel your existing cover until we have told you that your application has been accepted, and on what terms. This is because there are some risks associated with replacing your existing cover, such as:

- If you have experienced any new health issues you may not be covered for these under your new cover.
- A claim may have been accepted under your existing cover if the health issue did not exist when you first took out the existing cover.
- You may also be subject to waiting periods before you can make a claim on the new cover.

## 2 The 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.

---

## **3** TAL Privacy Policy

TAL and its related entities are committed to ensuring that your information is handled responsibly in accordance with the Privacy laws, including the *Privacy Act 1988 (Cth)* and the *Australian Privacy Principles*. The way in which TAL collects, uses, secures and discloses your information is set out in the TAL Privacy Policy available at [www.tal.com.au/Privacy-Policy](http://www.tal.com.au/Privacy-Policy) or free of charge on request to TAL by telephoning 1800 666 136.

### **Collection and use of personal information**

TAL collect personal information, including, but not limited to, your name, age, gender, contact details, health information, salary, and employment information so that they may assess and administer our products and services to you.

In certain circumstances, such as applications for life insurance products and processing claims, TAL may be required to collect personal information of a sensitive nature such as lifestyle and medical history information. If you do not supply the information that is required, TAL may not be able to provide our products and services to you or pay a claim.

TAL may take steps to verify the information that you provide, for example they may obtain independent medical reports regarding information about your past and current medical conditions, or they may verify with an employer remuneration information provided in a claim for income protection to ensure that it is accurate.

### **Disclosure of your information**

TAL disclose relevant information to external organisations that help them provide their services and may also disclose some of your personal information to other parties, when required to do so to provide their products and services to you. The types of people and organisations to which TAL may disclose information includes, but is not limited to the following:

- Medical practitioners (to verify or clarify, if necessary, any health information you may provide);
- Any person acting on your behalf, including your financial advisor, solicitor, accountant, executor, administrator, trustee, guardian or attorney;

- Reinsurers, other insurers and their administrators;
- The trustee, or administrator of your superannuation fund; and
- Other organisations to whom TAL outsource certain functions during the assessment process of your application process, such as obtaining blood tests.

There are situations where TAL may also disclose your personal information in circumstances where it is:

- Required by law (such as to the police or Australian Tax Office),
- and Authorised by law (e.g. under Court Orders or Statutory Notices).

Useful information regarding privacy rights is available at the website of the Office of the Privacy Commissioner at [www.oaic.gov.au](http://www.oaic.gov.au).

## 4 Member Declaration

By submitting this request to change my Occupational Risk Rating, I acknowledge that:

- I have answered all the questions contained in this application, truthfully and correctly.
- I understand that if TAL rejects my application, all my cover in Brighter Super will be based on my existing occupational risk rating.
- I understand that if TAL accepts my application, the new occupational rating will apply to all my cover in Brighter Super from the date TAL accepts this application in writing, and provided my Brighter Super account has enough money in it to pay the premiums.
- I understand if I complete this form and I work in the Energy Industry or Local Government & Associated Industries my request will be invalid and I will need to complete the relevant form for my account.
- I understand that my election in this form will not be processed if I do not complete this form correctly or I do not sign and date this form.
- I understand if I am a Corporate Employee<sup>1</sup> member, my Corporate Employer's occupation plan rating will apply to my cover and insurance fees whilst I am employed by the Corporate Employer.
- I have read and understood the *Optimiser Insurance guide*.
- I consent to the collection, use and disclosure of my personal information in accordance with the Brighter Super *Privacy policy* and the TAL *Privacy Policy*.

<b>Signature</b>	<b>Date signed</b> / /
------------------	---------------------------

Please sign in blue or black pen - Brighter Super does not accept digital signatures on this form.

**Now you have completed this form and signed the declaration, please send it to us by:**

**Email** (scanned copy)  
insurance@brightersuper.com.au

**Post** Brighter Super  
GPO Box 264  
Brisbane Qld 4001

