

Occupational risk rating change form

IOR- Local Government & Associated Industries



right by your side

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

If you are a Defined Benefit member, your occupational discount only applies to any additional Death and Total and Permanent Disablement cover or Income Protection cover you may have.

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 *Brighter Super Insurance guide - Local Government and Associated Industries*.

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

White Collar	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.
Professional	(a) 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; OR (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 on behalf of, your employer) and you spend at least 80% of your total working time in an office or similar environment carrying out those office based duties.

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

Member number	Title	Given name/s	
Surname	Date of birth / /		Gender
Email¹	Phone number		
Residential address			
Suburb/town	State	Postcode	
Postal address	State	Postcode	

¹ The email address you provide may be used to send information of a sensitive and personal nature.



1 Change your Occupational Risk Rating

You may be eligible for a discounted rate for your Death, TPD and Income Protection cover if your occupation is within the definition of “White Collar” or “Professional”.

To change your occupational risk rating, 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

2 The duty to take reasonable care

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 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.

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 (for example, your adviser), 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.

Important information

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.

3 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 my application is rejected, all my cover in Brighter Super will be based on my existing occupational risk rating.
- I understand that if my application is accepted, the new occupational risk rating will apply to all insurance cover in Brighter Super from the date my valid application is accepted in writing, 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 I am a Brighter Super Optimiser member 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.
- If I am a Defined Benefit member, the occupational discount only applies to any additional Death and Total and Permanent Disablement cover or Income Protection cover I have.
- I have read and understood Brighter Super's product guide for my account (*Insurance guide - Local Government and Associated Industries for Accumulation accounts, Defined Benefit account guide or Defined Benefits Fund guide for Defined Benefit accounts*).
- I consent to the collection, use and disclosure of my personal information in accordance with the Brighter Super *Privacy Policy* and the Zurich *Privacy Policy*.

Signature

Date signed

/ /

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:

Preferred Method

Website (Secure file upload)
brightersuper.com.au/contact-us

Alternative Options

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

Post
Brighter Super
GPO Box 264
Brisbane Qld 4001

